

SEARCH REQUEST FORM

Scientific and Technical Information Center

Access DB#

113866

(2)

Requester's Full Name: Harish Dass Examiner #: 79274 Date: 2/9/04
 Art Unit: 3628 Phone Number: 305-4694 Serial Number: 09/707782
 Mail Box and Bldg/Room Location: CPK 57D21 Results Format Preferred (circle): PAPER DISK E-MAIL

If more than one search is submitted, please prioritize searches in order of need.

Please provide a detailed statement of the search topic, and describe as specifically as possible the subject matter to be searched. Include the selected species or structures, keywords, synonyms, acronyms, and registry numbers, and combine with the concept or utility of the invention. Define any terms that may have a special meaning. Give examples or relevant citations, authors, etc, if known. Please attach a copy of the cover sheet, pertinent claims, and abstract.

Title of Invention: System & Method for Trading Options

Inventors (please provide full names): RODGERS, KEVIN & WARD, JEFFREY DIRK

Earliest Priority Filing Date: Aug 8, 2000

For Sequence Searches Only Please include all pertinent information (parent, child, divisional, or issued patent numbers) along with the appropriate serial number.

* Option trading of Foreign Exchange between
 groups of individuals & currency

Individuals using Internet Web page (Internet)
 when bids/offer are listed on Web page

* Bids & offer have conditional criteria.
 Example (Limits on price, date of delivery)

STAFF USE ONLY

Searcher: B. A. K. H.

Searcher Phone #: 305 610

Searcher Location: 210 300

Date Searcher Picked Up: 2/9/04

Date Completed: 2/10/04

Searcher Prep & Review Time: 7.5

Clerical Prep Time: 1.5

Online Time: 1.5

PTO-1590 (1-2000)

Type of Search

NA Sequence (#)

AA Sequence (#)

Structure (#)

Bibliographic

Litigation

Follow

Patent Family

Other

Vendors and cost where applicable

STN

Dialog \$737.58

Questel/Orbit

Dr. Link

Lexis/Nexis

CompuServe

WWW/Internet ✓

Other (specify)



STIC Search Results Feedback Form

EIC 3600

Questions about the scope or the results of the search? Contact *the EIC searcher* or contact:

Karen Lehman, EIC 3600 Team Leader
306-5783, PK5- Suite 804

Voluntary Results Feedback Form

➤ I am an examiner in Workgroup: Example: 3620 (optional)

➤ Relevant prior art **found**, search results used as follows:

- ☐ 102 rejection
- ☐ 103 rejection
- ☐ Cited as being of interest.
- ☐ Helped examiner better understand the invention.
- ☐ Helped examiner better understand the state of the art in their technology.

Types of relevant prior art found:

- ☐ Foreign Patent(s)
- ☐ Non-Patent Literature
(journal articles, conference proceedings, new product announcements etc.)

➤ Relevant prior art **not found**:

- ☐ Results verified the lack of relevant prior art (helped determine patentability).
- ☐ Results were not useful in determining patentability or understanding the invention.

Comments:

Drop off or send completed forms to EIC3600 PK5 Suite 804





STIC Search Report

EIC 3600

STIC Database Tracking Number: 113866

TO: Harish T Dass
Location: PK5 7D21
Art Unit : 3628
Tuesday, February 10, 2004

Case Serial Number: 09707782

From: Bode Akintola
Location: EIC 3600
PK5-Suite 804, 8A01
Phone: 308-6150

Olabode.akintola@uspto.gov

Search Notes

Examiner Harish,

Please find attached your search results.

Please let me know if you like for me to try a refocused search with a different strategy or additional terms.

Please take a few minutes to fill the attached Colored feedback form to the EIC.

Thanks,

Bode Akintola



Set	Items	Description
S1	57	AU=(ROGERS K? OR ROGERS, K?)
S2	82275	OPTION OR CURRENCY OR CURRENCIES OR MONEY OR FOREIGN()EXCH- ANGE
S3	61530	TRADING OR TRANSACT? OR SELL? ? OR SELLING OR BUY? ? OR BU- YING
S4	138967	AUCTION OR BID OR BIDDING OR OFFER?
S5	2561628	ONLINE OR ON()LINE OR INTERNET OR INTRANET OR EXTRANET OR - WEB? OR HOMEPAGE OR HOME()PAGE OR NETWORK? OR PORTAL? OR WWW - OR CYBER? OR LAN OR WAN OR ELECTRONIC?
S6	4103764	CONSTRAIN? OR LIMIT? OR CONDITION? OR FACTOR? ? OR CRITERI? OR SPECIF? OR REQUIR?
S7	2165	S2(4N)S3
S8	84	S7 AND S4 AND S5
S9	23	S8 AND S6
S10	61	S8 AND IC=G06F-017/60
S11	66	S10 OR S9

? show file

File 344:Chinese Patents Abs Aug 1985-2003/Nov
(c) 2003 European Patent Office

File 347:JAPIO Oct 1976-2003/Oct(Updated 040202)
(c) 2004 JPO & JAPIO

File 350:Derwent WPIX 1963-2004/UD,UM &UP=200409
(c) 2004 Thomson Derwent

File 371:French Patents 1961-2002/BOPI 200209
(c) 2002 INPI. All rts. reserv.

11/5/1 (Item 1 from file: 347)
DIALOG(R)File 347:JAPIO
(c) 2004 JPO & JAPIO. All rts. reserv.

07536616 **Image available**
SETTLEMENT SYSTEM

PUB. NO.: 2003-030451 [JP 2003030451 A]
PUBLISHED: January 31, 2003 (20030131)
INVENTOR(s): KAWABATA KENJI
MUTO YUKIYA
APPLICANT(s): HITACHI LTD
HITACHI SYSTEMS & SERVICES LTD
APPL. NO.: 2001-220010 [JP 20011220010]
FILED: July 19, 2001 (20010719)
INTL CLASS: G06F-017/60

ABSTRACT

PROBLEM TO BE SOLVED: To provide a settlement system which is not a seller-oriented system as in the conventional manner, can protect a buyer and can be safe and inexpensive, and can be easily realized.

SOLUTION: This settlement system 1 is constructed as a system comprising a user information database 2 including individual financial institution account information, **on - line** banking systems 3 and an **auction** virtual account 4 (hereafter virtual account 4). The **auction** virtual account 4 takes on payment transfer of a successful bidder through an **on - line** banking system 3 with respect to **money transaction** after establishing a successful **bidding**, and performs the payment transfer to the financial institution account of an exhibitor from the **auction** virtual account 4 through the **on - line** banking system 3 after the successful bidder confirms merchandise.

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11/5/2 (Item 2 from file: 347)
DIALOG(R)File 347:JAPIO
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07391244 **Image available**
ELECTRONIC MONEY LOAN TRANSACTION METHOD AND SYSTEM

PUB. NO.: 2002-259745 [JP 2002259745 A]
PUBLISHED: September 13, 2002 (20020913)
INVENTOR(s): MARUKEN MASAOKI
APPLICANT(s): MARUKEN MASAOKI
APPL. NO.: 2001-060142 [JP 20011060142]
FILED: March 05, 2001 (20010305)
INTL CLASS: G06F-017/60

ABSTRACT

PROBLEM TO BE SOLVED: To provide an **electronic money loan transaction** method that allows a debtor to find a creditor who loans money on the most advantageous **condition** to the debtor without spending time and labor, and allows a creditor to have a customer easily without spending a great advertising expense.

SOLUTION: According to the indication of a debtor who wants to borrow money, a debtor terminal device 2 applies to a center terminal device 1 for

the loan of money (S1). The center terminal device 1 posts the application through a communication **network** to hold an **auction** (S2). According to the indication of a creditor who wants to loan money to the application, a creditor terminal device 3 **offers** a **bid** presenting a loan **condition** to the center terminal device 1 (S3, S5, S7). The center terminal device 1 awards the **bid** presenting the most advantageous loan **condition** to the debtor out of two or more of those **offered** by creditors at the **auction** (S9 to S11).

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11/5/3 (Item 3 from file: 347)

DIALOG(R)File 347:JAPIO

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07328842 **Image available**

ELECTRONIC COMMERCE METHOD FOR CIRCULATING CURRENCY BASED ON
TRANSACTION BETWEEN RELATED TRADERS

PUB. NO.: 2002-197331 [JP 2002197331 A]

PUBLISHED: July 12, 2002 (20020712)

INVENTOR(s): KISHISHITA RYUTARO

APPLICANT(s): KISHISHITA RYUTARO

KAWAJIRI TATSUHISA

APPL. NO.: 2000-393439 [JP 2000393439]

FILED: December 25, 2000 (20001225)

INTL CLASS: G06F-017/60

ABSTRACT

PROBLEM TO BE SOLVED: To provide a new form **electronic** commerce technique for arousing commodity buying will, and maintaining the will.

SOLUTION: A buying **offer** is made to a server 2A by looking at commodity information provided for terminals 1A, 4A and 5A from the server 2A. The server 2A informs the terminals 1A, 4A and 5A of a commodity provider for providing the commodity, and makes a user 1 pay a value of the **offer** commodity to the commodity provider. The commodity provider receiving this payment pays a commission to an operation subject 2. The operation subject 2 receiving payment of the commission properly pays an amount in a store 5 for shopping of the user 1, and informs the user 1 of the payment of the shopping amount therefor. The user 1 can buy the commodity equivalent to the paid-in amount free of charge or can enjoy a profit such as receiving an equivalent coupon ticket free of charge in the store 5 in which the shopping amount is paid.

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11/5/4 (Item 4 from file: 347)

DIALOG(R)File 347:JAPIO

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07295016 **Image available**

AUCTION SYSTEM

PUB. NO.: 2002-163491 [JP 2002163491 A]

PUBLISHED: June 07, 2002 (20020607)

INVENTOR(s): YAMAMOTO HIROYUKI

APPLICANT(s): YAMAMOTO HIROYUKI

APPL. NO.: 2000-359445 [JP 2000359445]
FILED: November 27, 2000 (20001127)
INTL CLASS: G06F-017/60 ; B65G-061/00

ABSTRACT

PROBLEM TO BE SOLVED: To rapidly improve the safety of net **auction** transaction by making use of the system of a cooperative where the member of the cooperative registers automatic transferring and products are delivered to the member once a week, so as to solve the problems of anxiety in shopping on a communication **network** , troublesomeness/anxiety in collecting a charge for a sold product and anxiety in the deliver of the product.

SOLUTION: This system is provided with a host computer 2 for providing a virtual **auction** place 8 on the communication **network** 6, a user terminal 3 connected to the computer 2 through the **network** 6 to transmit/receive data **required** for an **auction** , a dealer terminal 4 connected to the host computer through the communication **network** to receive data on transaction where a selling and buying price is decided as the result of knocking down from the computer 2 to perform the collection/delivery of the product 21 and giving/ receiving of the **money** concerning the **transaction** , and an intermediation terminal 5 connected to the host computer through the communication **network** to perform the intermediation operation of the **auction** .

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11/5/5 (Item 5 from file: 347)
DIALOG(R)File 347:JAPIO
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07139348 **Image available**
SYSTEM AND METHOD FOR COMMODITY TRANSACTION, AND RECORDING MEDIUM

PUB. NO.: 2002-007720 [JP 2002007720 A]
PUBLISHED: January 11, 2002 (20020111)
INVENTOR(s): HAMADA HIROSHI
APPLICANT(s): DIS SYSTEM HANBAI KK
APPL. NO.: 2000-189237 [JP 2000189237]
FILED: June 23, 2000 (20000623)
INTL CLASS: G06F-017/60 ; G07G-001/14

ABSTRACT

PROBLEM TO BE SOLVED: To provide a commodity transaction system that improves simply not only auctions and inverse auctions but also to improve willingness to participate in a system for conducting commodity transactions via a communication **network** .

SOLUTION: This commodity transaction system has a merchandise registration processing part 8 for receiving information related to merchandise to be an **auction** object from a merchandise registrant via the communication **network** and storing the information, an option-processing part 9 for purchasing the merchandise to be the **auction** object from the merchandise registrant at a predetermined price and **selling** an **option** which is the right to sell the commodity to a successful bidder at a contract price to a person, who wishes to **buy** the **option** via the communication **network** , and an **auction** -processing part 10 for presenting the merchandise information stored by the part 8 through the communication **network** , conducting a merchandise **auction** by receiving **bidding** and also

conducting processing corresponding to option contents, when an option purchaser requests execution of right.

COPYRIGHT: (C)2002,JPO

11/5/6 (Item 6 from file: 347)

DIALOG(R)File 347:JAPIO

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07084973 **Image available**

AUCTION ACTING SYSTEM AND **AUCTION** ACTING METHOD

PUB. NO.: 2001-312621 [JP 2001312621 A]
PUBLISHED: November 09, 2001 (20011109)
INVENTOR(s): TAKAHASHI KAORU
APPLICANT(s): UP KIKAKU KK
APPL. NO.: 2000-129017 [JP 2000129017]
FILED: April 28, 2000 (20000428)
INTL CLASS: **G06F-017/60**

ABSTRACT

PROBLEM TO BE SOLVED: To protect a buyer of an **auCTION** using the **Internet** by setting a **specific** cooling-off period and then not paying the **buying money** to an **auCTION** seller if the buyer who made a successful **bid** returns the article within the cooling-off period.

SOLUTION: The **auCTION** acting system includes plural **auCTION** seller terminals (3), an **auCTION** acting server (1), and plural buyer terminals 84); when a successful **bid** is made at an **auCTION** and an article is sent from the seller to the successful bidder, a cooling-off setting means (17) in the **auCTION** acting server sets the **specific** cooling-off period, and instructs remittance to the seller when the article is not returned within the cooling-off period and instructs repayment to the buyer when the article is returned within the cooling-off period.

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11/5/7 (Item 7 from file: 347)

DIALOG(R)File 347:JAPIO

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07028776

METHOD FOR PROVIDING SERVICE SUPPORTING **ELECTRONIC** COMMERCIAL TRANSACTION

PUB. NO.: 2001-256410 [JP 2001256410 A]
PUBLISHED: September 21, 2001 (20010921)
INVENTOR(s): TAKASAKI MITSU HARU
APPLICANT(s): TAKASAKI MITSU HARU
APPL. NO.: 2000-114433 [JP 2000114433]
FILED: March 10, 2000 (20000310)
INTL CLASS: **G06F-017/60** ; G07G-001/12

ABSTRACT

PROBLEM TO BE SOLVED: To provide a system capable of converting visible and invisible special privileges into virtual money having the same value as a money value having common recognition on other **networks** so as to be able to utilize the visible and invisible special privileges even in an **electronic** commercial transaction on the nets so that the visible and

invisible special privileges can **electronically** be circulated in order to solve the problems that visible and invisible special privileges in the conventional **electronic** commercial transaction can be utilized only in a face to face transaction between a service providing side and a service receiving side and that the privileges are only restrictedly used in a very small range.

SOLUTION: A settling means in the **electronic** commercial transaction is promoted to diversification by constructing and operating a system enabling the visible and invisible special privileges **offered** to the service receiving side to have a virtual money value that is the same as a money value. This is realized by constructing a currency exchange system that can convert the visible and invisible special privileges **offered** to the service receiving side in accordance with transaction conclusion on the **electronic** commercial **transaction** into the virtual **money** having a common money value that can be used as a settling means for other **electronic** commercial transactions.

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11/5/8 (Item 1 from file: 350)

DIALOG(R)File 350:Derwent WPIX

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015918988 **Image available**

WPI Acc No: 2004-076828/200408

Related WPI Acc No: 2002-212411

XRPX Acc No: N04-062062

Individual authentication system for online banking, offers service requested by person when arbitrarily selected symbols and symbol received from user and identification number match

Patent Assignee: MIWA GINKO KK (MIWA-N)

Number of Countries: 001 Number of Patents: 001

Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
JP 2004005605	A	20040108	JP 2001114868	A	19960509	200408 B
			JP 2003117157	A	20030422	

Priority Applications (No Type Date): JP 2001114868 A 19960509; JP 2003117157 A 20030422

Patent Details:

Patent No	Kind	Lan	Pg	Main IPC	Filing Notes
JP 2004005605	A		13	G06F-017/60	Div ex application JP 2001114868

Abstract (Basic): JP 2004005605 A

NOVELTY - The identification (ID) number with symbol matrix are recorded in the user's card and in a memory of the system. The ID and personal ID (PIN) code received from the user, is compared with stored contents for authentication. A symbol in the matrix is selected arbitrarily and checked with the symbol received from the user, when request is received for desired service.

DETAILED DESCRIPTION - An INDEPENDENT CLAIM is also included for individual authentication method.

USE - For individual authentication for **online** banking, pecuniary **transaction** and other **electronic money** transfer.

ADVANTAGE - The transfer of funds is carried out by telephone without proposals, such as change of deposit time and going to financial institution, and is confirmed reliably without using a passbook, and seal. The proposals are also received during the

non-business hours of a shop.

DESCRIPTION OF DRAWING(S) - The figure shows an explanatory drawing of the utilization card with contract number and matrix. (Drawing includes non-English language text).

pp; 13 DwgNo 1/5

Title Terms: INDIVIDUAL; AUTHENTICITY; SYSTEM; BANK; **OFFER** ; SERVICE; REQUEST; PERSON; ARBITRARY; SELECT; SYMBOL; SYMBOL; RECEIVE; USER; IDENTIFY; NUMBER; MATCH

Derwent Class: T01; T05; W01

International Patent Class (Main): **G06F-017/60**

International Patent Class (Additional): H04L-009/32

File Segment: EPI

11/5/9 (Item 2 from file: 350)

DIALOG(R)File 350:Derwent WPIX

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015885964 **Image available**

WPI Acc No: 2004-043798/200404

XRPX Acc No: N04-035370

Electronic trading method involves disseminating single bid price and offer price for combined assets as quote to electronic quote disseminating service for, distributing quotes to public

Patent Assignee: SIDE BY SIDE TRADING LLC (SIDE-N)

Inventor: DOBOSZ C; FABISZAK C; KATOVICH J; SCHICK G; SODERBORG J R

Number of Countries: 101 Number of Patents: 001

Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
WO 2003105055	A1	20031218	WO 2003US17983	A	20030609	200404 B

Priority Applications (No Type Date): US 2002387209 P 20020607

Patent Details:

Patent No	Kind	Lan	Pg	Main IPC	Filing Notes
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WO 2003105055	A1	E	46	G06F-017/60	
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Designated States (National): AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA CH CN CO CR CU CZ DE DK DM DZ EC EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ LC LK LR LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ OM PH PL PT RO RU SC SD SE SG SK SL TJ TM TN TR TT TZ UA UG UZ VC VN YU ZA ZM ZW

Designated States (Regional): AT BE BG CH CY CZ DE DK EA EE ES FI FR GB GH GM GR HU IE IT KE LS LU MC MW MZ NL OA PT RO SD SE SI SK SL SZ TR TZ UG ZM ZW

Abstract (Basic): WO 2003105055 A1

NOVELTY - The method involves combining existing bids and **offers** for an asset with bids and **offers** for a related derivative asset, into a single **bid** price and single **offer** price as a quote for combined assets. The single **bid** price and **offer** price is disseminated as a quote to an **electronic** quote disseminating service for distributing quotes to the public.

USE - For performing **electronic trading** of equity and equity **option** assets and also for other securities, equities, linked spreads, bonds, futures, mutual funds, hedge funds, derivatives, national and foreign currencies, commodities, insurance contracts, mortgages, high yield debt, foreign debt, convertible debts, notes, pollution rights, development rights, leases loans, real estate investment trusts, indexes, single and stock futures.

ADVANTAGE - Facilitates efficient price discovery by combining multiple functions for searching for the best price at multiple

locations quickly, thereby ensuring simultaneous exchange of combination package.

DESCRIPTION OF DRAWING(S) - The figure shows the flow diagram illustrating the **electronic** trading method.

market maker (202)
equities quote provider (203)
linked asset (206)
pp; 46 DwgNo 2/10

Title Terms: **ELECTRONIC** ; TRADE; METHOD; DISSEMINATE; SINGLE; **BID** ; PRICE
; **OFFER** ; PRICE; COMBINATION; **ELECTRONIC** ; DISSEMINATE; SERVICE;
DISTRIBUTE; PUBLIC

Derwent Class: T01

International Patent Class (Main): **G06F-017/60**

File Segment: EPI

11/5/10 (Item 3 from file: 350)

DIALOG(R)File 350:Derwent WPIX

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015741390 **Image available**

WPI Acc No: 2003-803591/200375

XRPX Acc No: N03-644240

Peer-to-peer money transfer method for online auction , involves performing transaction between buyer and seller, by identifying account of buyer and seller using encrypted characteristics

Patent Assignee: INT BUSINESS MACHINES CORP (IBMC)

Inventor: CHALLENGER D C

Number of Countries: 001 Number of Patents: 001

Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
US 20030200162	A1	20031023	US 200263397	A	20020418	200375 B

Priority Applications (No Type Date): US 200263397 A 20020418

Patent Details:

Patent No	Kind	Lan	Pg	Main IPC	Filing Notes
US 20030200162	A1		6	G06F-017/60	

Abstract (Basic): US 20030200162 A1

NOVELTY - The method involves ascertaining whether a buyer and a seller engaged in a transaction, maintains account at a common monetary transfer service. The buyer, seller details and transaction details included in a character string derived from the account of buyer and seller, are identified, by addition of respective encrypting characteristics, and accordingly the transaction is performed.

DETAILED DESCRIPTION - An INDEPENDENT CLAIM is also included for peer-to-peer money transfer apparatus.

USE - For transferring money between buyers and sellers in **online auction** .

ADVANTAGE - Enhances security and speed of direct **money transaction** between buyers and sellers, thereby enabling better and smoother flow of commerce in the transactions.

DESCRIPTION OF DRAWING(S) - The figure shows a flowchart explaining the transaction sequence between buyer and seller.

pp; 6 DwgNo 1/3

Title Terms: PEER; PEER; MONEY; TRANSFER; METHOD; **AUCTION** ; PERFORMANCE;
TRANSACTION; BUY; IDENTIFY; ACCOUNT; BUY; ENCRYPTION; CHARACTERISTIC

Derwent Class: T01; T05; W01

International Patent Class (Main): **G06F-017/60**

File Segment: EPI

11/5/11 (Item 4 from file: 350)

DIALOG(R)File 350:Derwent WPIX

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015663708 **Image available**

WPI Acc No: 2003-725895/200369

XRPX Acc No: N03-580565

Dealings establishment determination method e.g. in electronic bid , involves determining maximum amount of loss which is acceptable, maximum and selling prices, according to dealing items and dealings evaluation price

Patent Assignee: NIPPON TELEGRAPH & TELEPHONE CORP (NITE)

Number of Countries: 001 Number of Patents: 001

Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
JP 2003248767	A	20030905	JP 200249897	A	20020226	200369 B

Priority Applications (No Type Date): JP 200249897 A 20020226

Patent Details:

Patent No	Kind	Lan Pg	Main IPC	Filing Notes
JP 2003248767	A	12	G06F-017/60	

Abstract (Basic): JP 2003248767 A

NOVELTY - A sponsor determines the maximum amount of loss which is acceptable, maximum price with respect to a purchase price of an item and a selling price which is an upper **limit** price, according to dealing items provided for **bidding** and dealings evaluation price.

DETAILED DESCRIPTION - INDEPENDENT CLAIMS are also included for the following:

- (1) dealings establishment determination apparatus;
- (2) dealings establishment determination program; and
- (3) recorded medium storing dealings establishment determination program.

USE - For determining dealings establishment in **electronic bidding** used in **transactions** of stock, security, foreign **currency** .

ADVANTAGE - Self profits are maximized by **bidding** for the right evaluation value determined beforehand, by restraining the amount of loss that could occur in the dealings to a predetermined range.

DESCRIPTION OF DRAWING(S) - The figure shows the flowchart explaining the dealings establishment determination process. (Drawing includes non-English language text).

pp; 12 DwgNo 5/6

Title Terms: ESTABLISH; DETERMINE; METHOD; **ELECTRONIC** ; **BID** ; DETERMINE; MAXIMUM; AMOUNT; LOSS; ACCEPT; MAXIMUM; SELL; PRICE; ACCORD; DEAL; ITEM; EVALUATE; PRICE

Derwent Class: T01

International Patent Class (Main): **G06F-017/60**

File Segment: EPI

11/5/12 (Item 5 from file: 350)

DIALOG(R)File 350:Derwent WPIX

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015571466 **Image available**

WPI Acc No: 2003-633623/200360

System and method for trading digital entertainment data on Internet

Patent Assignee: TAE WOOL (TAEW-N)

Inventor: LEE I H

Number of Countries: 001 Number of Patents: 001

Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
KR 2003039826	A	20030522	KR 200170983	A	20011115	200360 B

Priority Applications (No Type Date): KR 200170983 A 20011115

Patent Details:

Patent No	Kind	Lan Pg	Main IPC	Filing Notes
KR 2003039826	A		1 G06F-017/60	

Abstract (Basic): KR 2003039826 A

NOVELTY - A system and method for trading digital entertainment data on the **Internet** is provided to enable a buyer and a seller to execute a transaction with a sense of security by linking with a digital entertainment contents provider on the **Internet**, authenticating an existence of transaction-objected digital entertainment data, intermediating a trade of digital entertainment data between the buyer and the seller, and transferring data directly.

DETAILED DESCRIPTION - A trade server(150) confirms an identity of a registered user(110), enable the user(110) to manage digital entertainment data, searches data for an actual trade, progresses a data trade through an **auction**, a general trade, and a reverse-**auction**, and searches a progressing state and a result of a trade. A data exchanging server(140) transfers actual digital entertainment data through the trade server(150). A database server(160) stores information of the user(110) registered in the **web** site(130), an item, a character, **cyber money**, and an avatar, and **transaction** information being generated in the trade server(150) and the data exchanging server(140).

pp; 1 DwgNo 1/10

Title Terms: SYSTEM; METHOD; TRADE; DIGITAL; ENTERTAINMENT; DATA

Derwent Class: T01; T05; W01

International Patent Class (Main): **G06F-017/60**

File Segment: EPI

11/5/13 (Item 6 from file: 350)

DIALOG(R)File 350:Derwent WPIX

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015562092 **Image available**

WPI Acc No: 2003-624248/200359

System and method for offering lottery service to credit card user via mobile phone

Patent Assignee: MOBILE PAYMENT CO LTD (MOBI-N)

Inventor: LEE J H

Number of Countries: 001 Number of Patents: 001

Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
KR 2003037743	A	20030516	KR 200168599	A	20011105	200359 B

Priority Applications (No Type Date): KR 200168599 A 20011105

Patent Details:

Patent No	Kind	Lan Pg	Main IPC	Filing Notes
KR 2003037743	A		1 G06F-017/60	

Abstract (Basic): KR 2003037743 A

NOVELTY - A system and a method for **offering** lottery service to a

credit card user via a mobile phone are provided to **offer** a lottery ticket to a mobile phone when a user makes a transaction with a credit card, and to enable the user to check a lottery result at a **web** server.

DETAILED DESCRIPTION - The system comprises a transaction data input module(110), a lottery number generator(120), a short message transmitter(130), a **web** server(140), a lottery winning number determination module(150), and a winning **money** payment module(160). The **transaction** data input module(110) receives the transaction data whenever a user uses a credit card. The lottery number generator(120) generates a lottery number if it is confirmed that the transaction data is input. The short message transmitter(130) generates a short message including the generated lottery number, and transmits the short message to a mobile phone of the credit card user via a mobile communication service company by using the mobile phone number included in the transaction data. The **web** server(140) receives the lottery number and payment data from the credit card user, and outputs a lottery result, processed by the lottery winning number determination module(150), to the credit card user. The winning money payment module(160) gives a winning money to the credit card user by using the payment data **offered** by the **web** server(140) if the lottery number is determined to be a winning number in a lottery process.

pp; 1 DwgNo 1/10

Title Terms: SYSTEM; METHOD; **OFFER** ; LOTS; SERVICE; CREDIT; CARD; USER; MOBILE; TELEPHONE

Derwent Class: T01; T05; W01

International Patent Class (Main): **G06F-017/60**

File Segment: EPI

11/5/14 (Item 7 from file: 350)

DIALOG(R)File 350:Derwent WPIX

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015428153 **Image available**

WPI Acc No: 2003-490295/200346

System for electronic commerce and method thereof

Patent Assignee: WHATUS.COM (WHAT-N)

Inventor: KIM H U

Number of Countries: 001 Number of Patents: 001

Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
KR 2003018755	A	20030306	KR 200153289	A	20010831	200346 B

Priority Applications (No Type Date): KR 200153289 A 20010831

Patent Details:

Patent No	Kind	Lan Pg	Main IPC	Filing Notes
KR 2003018755	A		1 G06F-017/60	

Abstract (Basic): KR 2003018755 A

NOVELTY - A system for an **electronic** commerce and a method thereof are provided to promote a commodity sale by supplying an **electronic** commerce method which is not capable of being achieved through off-line and utilizing an advantage of an **on - line** maximally.

DETAILED DESCRIPTION - An order information database includes an identification number of a purchaser, a commodity reserve fund in accordance with an accumulation of a unit **bidding** purchase **money** , and a commodity **trading** standard price. If a unit **bidding** purchase money in accordance with purchase request is inputted from terminals of

a plurality of purchasers, a unit **bidding** purchase processing unit(134) adds the unit **bidding** purchase money to a commodity reserve fund with respect to a corresponding commodity. In the case that an amount of the added commodity reserve fund is more than successful **bid** standard price, the unit **bidding** purchase processing unit(134) selects one purchaser and endows the selected purchaser with a purchase ticket. A compensation purchase processing unit(136) endows one purchaser who did not receive the purchase ticket. A **bidding** purchase processing unit(137) endows one purchaser and a **conditional bidding** purchase processing unit(135) endows the purchaser with a **conditional bidding** purchase ticket.

pp; 1 DwgNo 1/10

Title Terms: SYSTEM; **ELECTRONIC** ; METHOD

Derwent Class: T01

International Patent Class (Main): **G06F-017/60**

File Segment: EPI

11/5/15 (Item 8 from file: 350)

DIALOG(R)File 350:Derwent WPIX

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015393049 **Image available**

WPI Acc No: 2003-455190/200343

System and method for intermediating real estate

Patent Assignee: KOREA APPRAISAL BOARD CO LTD (KOAP-N)

Inventor: LEE C S; LEE G J; LEE H C

Number of Countries: 001 Number of Patents: 001

Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
KR 2003010420	A	20030205	KR 200145468	A	20010727	200343 B

Priority Applications (No Type Date): KR 200145468 A 20010727

Patent Details:

Patent No	Kind	Lan	Pg	Main IPC	Filing Notes
KR 2003010420	A		1	G06F-017/60	

Abstract (Basic): KR 2003010420 A

NOVELTY - A real estate intermediation system and method is provided to secure a stability in **transacting** real estates via a **money** deposition, an earnest lending or a title insurance and to enhance a transaction easiness via an escrow service, a house moving service, or an ownership transfer registration agent service.

DETAILED DESCRIPTION - The system comprises a user interface(11), a joint organization interface(12), a real estate information manager(14), an intermediation manager(15), databases(21-30), a database manager(13), an account manager(18), an escrow manager(16), and a title insurance manager(17). The user interface(11) enables transactors to register or get information on real estates. The joint organization interface(12) transmits a request of processing tasks necessary for the real estate intermediation to the relevant joint organizations or receives the processed result from the joint organizations. The real estate information manager(14) bulletins the registered real estate information over the **internet** or updates the information. The intermediation manager(15) manages browsing the real estates, negotiating a transaction price, making a contract form, **offering** an estimate of house moving or completing the transaction. The databases(21-30) store the information generated in the processes of intermediating the real estate transaction. The database manager(13) classifies the information to be stored in the databases, and reads the

stored information. The account manager processes the contract money, an agent fee, a service fee or various service intermediation fee. The escrow manager(16) manages the escrow contract, the deposition of the registered ownership document, the remainder money or the ownership transfer process. The title insurance manager(17) opens the title insurance for preventing legal risk on the ownership of the real estate.

pp; 1 DwgNo 1/10
Title Terms: SYSTEM; METHOD; REAL; ESTATE
Derwent Class: T01
International Patent Class (Main): G06F-017/60
File Segment: EPI

11/5/16 (Item 9 from file: 350)
DIALOG(R) File 350:Derwent WPIX
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015275762 **Image available**
WPI Acc No: 2003-336693/200332
XRPX Acc No: N03-269686

Motor vehicle sale system for vehicles e.g. cars, has management terminal that determines auction hall for maximum profit and transfers money from buyer to user without taking any intermediate margin

Patent Assignee: NIHEI H (NIHE-I)
Number of Countries: 001 Number of Patents: 001
Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
JP 2003030484	A	20030131	JP 2001220506	A	20010719	200332 B

Priority Applications (No Type Date): JP 2001220506 A 20010719

Patent Details:
Patent No Kind Lan Pg Main IPC Filing Notes
JP 2003030484 A 5 G06F-017/60

Abstract (Basic): JP 2003030484 A

NOVELTY - The car-inspection certificate and customer data obtained from user (7) are searched from **auction** book data, by search engine. An **auction** hall (6) estimated to sell the car at the highest rate is determined by computer, and the data obtained from user are sent to the **auction** hall. The management terminal (1) **sells** the car and transfers **money** from buyer to user, without taking any intermediate margin.

USE - For sale of motor vehicles such as cars through **Internet**.

ADVANTAGE - Since the management terminal does not take any intermediate commission for the sale, the seller obtains maximum profit due to the **auction**. The time and effort involved in the sale of a vehicle is greatly reduced as the entire greatly simplified.

DESCRIPTION OF DRAWING(S) - The figure shows the motor-vehicle sale system. (Drawing includes non-English language text).

management terminal (1)

auction hall (6)

user (7)

pp; 5 DwgNo 1/1

Title Terms: MOTOR; VEHICLE; SALE; SYSTEM; VEHICLE; CAR; MANAGEMENT;
TERMINAL; DETERMINE; **AUCTION**; HALL; MAXIMUM; PROFIT; TRANSFER; MONEY;
BUY; USER; INTERMEDIATE; MARGIN
Derwent Class: T01; T05
International Patent Class (Main): G06F-017/60
File Segment: EPI

11/5/17 (Item 10 from file: 350)
DIALOG(R)File 350:Derwent WPIX
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015252508 **Image available**
WPI Acc No: 2003-313434/200330
XRPX Acc No: N03-249498

Transaction payment processing method for Internet enables purchaser to charge transaction to telephone line account

Patent Assignee: DAWSON K R (DAWS-I); LYNAM J M (LYNA-I); PHILBIN M B (PHIL-I); TRUITT J R (TRUI-I); EBILLIT INC (EBIL-N)

Inventor: DAWSON K R; LYNAM J M; PHILBIN M B; TRUITT J R; TRUITT J

Number of Countries: 101 Number of Patents: 002

Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
WO 200325824	A1	20030327	WO 2002US30077	A	20020923	200330 B
US 20030200182	A1	20031023	US 2001962043	A	20010921	200370

Priority Applications (No Type Date): US 2001962043 A 20010921

Patent Details:

Patent No	Kind	Lan	Pg	Main IPC	Filing Notes
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WO 200325824	A1	E	55	G06F-017/60	
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Designated States (National): AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA CH CN CO CR CU CZ DE DK DM DZ EC EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ LC LK LR LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ OM PH PL PT RO RU SD SE SG SI SK SL TJ TM TN TR TT TZ UA UG US UZ VC VN YU ZA ZM ZW

Designated States (Regional): AT BE BG CH CY CZ DE DK EA EE ES FI FR GB GH GM GR IE IT KE LS LU MC MW MZ NL OA PT SD SE SK SL SZ TR TZ UG ZM ZW

US 20030200182 A1 G06F-017/60

Abstract (Basic): WO 200325824 A1

NOVELTY - The purchaser(24) communicates with a vendor (22) via the **Internet** and enters data including the telephone number of the line being used. A display screen **offers** the purchaser the **option** of charging the **transaction** to their telephone account and validates the telephone number data by using a record similar to a credit card record.

DETAILED DESCRIPTION - INDEPENDENT CLAIMS are also included for ;

1. A method of modifying a financial instrument record.
2. A method of validating a transaction.
3. A transaction processing system.
4. A transaction processor interface.
5. A transaction validation module.
6. Stored software.

7. A method of providing validation data.

8. A subscriber line validation system.

USE - **On - line** purchasers can pay for goods and/or services via their telephone subscriber line account.

ADVANTAGE - Purchasers do not have to supply credit or debit card details over a communications **network** .

DESCRIPTION OF DRAWING(S) - The drawing shows a block diagram of a system for processing a transaction.

Vendor (22)

Purchaser (24)

pp; 55 DwgNo 1/20

Title Terms: TRANSACTION; PAY; PROCESS; METHOD; ENABLE; PURCHASE; CHARGE;

TRANSACTION; TELEPHONE; LINE; ACCOUNT

Derwent Class: T01; W01

International Patent Class (Main): G06F-017/60
File Segment: EPI

11/5/18 (Item 11 from file: 350)
DIALOG(R)File 350:Derwent WPIX
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015236443 **Image available**
WPI Acc No: 2003-297368/200329

Direct electronic commerce solution using intermediate security payment and instant messaging

Patent Assignee: HWANG B W (HWAN-I); KIM J H (KIMJ-I)

Inventor: HWANG B W; KIM J H

Number of Countries: 001 Number of Patents: 001

Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
KR 2002094386	A	20021218	KR 200132517	A	20010611	200329 B

Priority Applications (No Type Date): KR 200132517 A 20010611

Patent Details:

Patent No	Kind	Lan Pg	Main IPC	Filing Notes
KR 2002094386	A	1	G06F-017/60	

Abstract (Basic): KR 2002094386 A

NOVELTY - A direct EC(Electric Commerce) solution using the intermediate security payment and the instant messaging is provided to secure the one-to-one direct transaction by using a DIM(Direct Instant Messenger) program, to **offer** a transaction service available on the general transaction site, to disperse the valuable information, and to **offer** an effective and safe **electronic** commerce service by using the intermediate security payment function.

DETAILED DESCRIPTION - A DIM is installed in a PC and/or a wireless terminal of a user. The DIM is run, and the basic information about the user is applied to the DIM(100,101). The DIM is set up in a standby mode to make possible the connection of another DIM user by using the basic information. The user of the DIM in the standby mode opens a transaction room on the DIM for the purchase and/or sale of an article and/or a service(111). The other user is connected to the transaction room for the purchase and/or sale of the article and/or the service(113). If a **transaction** is accomplished, the **money** for the **transaction** is put on an intermediate security payment gateway for the payment(118,121). If a trouble or an accident occurs, the payment is deferred.

pp; 1 DwgNo 1/10

Title Terms: DIRECT; **ELECTRONIC** ; SOLUTION; INTERMEDIATE; SECURE; PAY; INSTANT; MESSAGING

Derwent Class: T01

International Patent Class (Main): G06F-017/60

File Segment: EPI

11/5/19 (Item 12 from file: 350)
DIALOG(R)File 350:Derwent WPIX
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015225496 **Image available**
WPI Acc No: 2003-286408/200328

Related WPI Acc No: 2002-060582

Method for offering usage ticket of real estate via lottery over

internet

Patent Assignee: LEE H S (LEE-H-I)

Inventor: LEE H S

Number of Countries: 001 Number of Patents: 001

Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
KR 2002092770	A	20021212	KR 200146712	A	20010802	200328 B

Priority Applications (No Type Date): KR 200131084 A 20010604

Patent Details:

Patent No	Kind	Lan Pg	Main IPC	Filing Notes
KR 2002092770	A		1 G06F-017/60	

Abstract (Basic): KR 2002092770 A

NOVELTY - A real estate usage ticket **offering** method is provided to collect a small amount of an investment from a plurality of members for raising a fund to buy real estate usage tickets, and to draw a lottery among the members for determining a usage ticket winner.

DETAILED DESCRIPTION - The method comprises steps of a member accessing a real estate usage ticket service site and purchasing a lottery ticket for participating in a real estate usage ticket lottery event, the service site issuing an **electronic** certificate to the member, the service site determining a usage ticket winner among the ticket purchase members, the service site **offering** the usage ticket to the determined winner, the service site returning the real estate usage ticket back to the service site after using the ticket for a period, the service site selling the real estate usage ticket, and the service site paying back the **money**, made by **selling** the usage ticket, to the purchase members.

pp; 1 DwgNo 1/10

Title Terms: METHOD; **OFFER** ; TICKET; REAL; ESTATE; LOTS

Derwent Class: T01; T05

International Patent Class (Main): **G06F-017/60**

File Segment: EPI

11/5/20 (Item 13 from file: 350)

DIALOG(R) File 350:Derwent WPIX

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015196759 **Image available**

WPI Acc No: 2003-257295/200325

XRPX Acc No: N03-204128

Computer-implemented on line method for conducting currency exchange transaction over Internet by transmitting offer to deal to first user with receiving from him deal completion signal responsive to offer to deal

Patent Assignee: PENNEY N (PENN-I); WRIGHT D (WRIG-I); FX ALLIANCE LLC (FXAL-N)

Inventor: PENNEY N; WRIGHT D

Number of Countries: 101 Number of Patents: 003

Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
WO 200323564	A2	20030320	WO 2002US28697	A	20020910	200325 B
US 20030069836	A1	20030410	US 2001318577	P	20010911	200327
			US 2001330798	P	20011031	
			US 2002352512	P	20020131	
			US 2002237980	A	20020910	
US 20030149653	A1	20030807	US 2001318577	P	20010911	200358
			US 2001330798	P	20011031	

US 2002352512 P 20020131
US 2002237972 A 20020910

Priority Applications (No Type Date): US 2002352512 P 20020131; US
2001318577 P 20010911; US 2001330798 P 20011031; US 2002237980 A 20020910
; US 2002237972 A 20020910

Patent Details:

Patent No	Kind	Lan	Pg	Main IPC	Filing Notes
WO 200323564	A2	E	155	G06F-000/00	
Designated States (National): AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA CH CN CO CR CU CZ DE DK DM DZ EC EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ LC LK LR LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ OM PH PL PT RO RU SD SE SG SI SK SL TJ TM TN TR TT TZ UA UG UZ VC VN YU ZA ZM ZW					
Designated States (Regional): AT BE BG CH CY CZ DE DK EA EE ES FI FR GB GH GM GR IE IT KE LS LU MC MW MZ NL OA PT SD SE SK SL SZ TR TZ UG ZM ZW					
US 20030069836	A1			G06F-017/60	Provisional application US 2001318577
					Provisional application US 2001330798
					Provisional application US 2002352512
US 20030149653	A1			G06F-017/60	Provisional application US 2001318577
					Provisional application US 2001330798
					Provisional application US 2002352512

Abstract (Basic): WO 200323564 A2

NOVELTY - An **offer** to deal responsive to the price quote is received from a customer with determining whether it was received during a **specified** period of time. The **offer** to deal is transmitted to the first user from whom a deal completion signal is received in response to the **offer** to deal. The deal completion signal is sent to the customer for executing the **currency** exchange **transaction** with sending the customer a confirmation.

DETAILED DESCRIPTION - INDEPENDENT CLAIMS are included for:

- (a) a system for conducting financial transactions
- (b) a user interface for conducting proposed financial transactions
- (c) a computer readable storage medium encoded with a program executable by a computer to conduct proposed a financial transaction

USE - In financial transaction systems where at least a portion of the transaction is conducted over an interconnected data communications **network**, such as the **Internet**.

ADVANTAGE - Allows customers to negotiate with multiple providers simultaneously, to receive real-time, context-sensitive status messages and notifications from providers and to submit changes and amendments to previously submitted transactions without having to resort to using manual systems. Allows negotiate with multiple customers simultaneously, receive solicitations in an inbox shared by multiple users, respond to requests to change or amend previously submitted deals, receive up-to-date market rates as proposed transactions are received sort and filter their displays to show pending and completed transactions according to preference.

DESCRIPTION OF DRAWING(S) - The drawing is a high level flow diagram illustrating the steps performed by a system configured to conduct financial transactions in accordance with an embodiment of the present invention.

pp; 155 DwgNo 2/43

Title Terms: COMPUTER; IMPLEMENT; LINE; METHOD; CONDUCTING; CURRENCY;
EXCHANGE; TRANSACTION; TRANSMIT; **OFFER**; DEAL; FIRST; USER; RECEIVE;
DEAL; COMPLETE; SIGNAL; RESPOND; **OFFER**; DEAL

Derwent Class: T01; T05

International Patent Class (Main): G06F-000/00; **G06F-017/60**

File Segment: EPI

11/5/21 (Item 14 from file: 350)
DIALOG(R)File 350:Derwent WPIX
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015157320 **Image available**
WPI Acc No: 2003-217847/200321

System for electronically paying and transferring money for real estate
Patent Assignee: DO S M (DOSM-I); JEONG J B (JEON-I)
Inventor: DO S M; JEONG J B
Number of Countries: 001 Number of Patents: 001
Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
KR 2002083987	A	20021104	KR 200260161	A	20021002	200321 B

Priority Applications (No Type Date): KR 200260161 A 20021002

Patent Details:

Patent No	Kind	Lan Pg	Main IPC	Filing Notes
KR 2002083987	A		1 G06F-017/60	

Abstract (Basic): KR 2002083987 A

NOVELTY - A system for **electronically** paying and transferring money for the real estate is provided to improve the use of a credit card, to **offer** convenience, and to secure the transparency in the transaction of the real estates by making users pay the **transaction money**, rental **money** and real estate management money on a credit card.

DETAILED DESCRIPTION - A server computer(11) embeds a program for the **electronic** system for paying and transferring money for the real estate. A buyer or a lessee(12) is a computer connected with the **Internet**. A person desiring the **electronic** payment of the real estate money uses the buyer or lessee computer. A financial authority(14) is connected through the **Internet** to perform **on - line** payment between the server computer, the buyer, the lessee, a seller, and a lesser(13). A database and a real estate money payment and transfer program are embedded in the server computer. A security system is built for the safe payment of the real estate money by a credit card through the **Internet**.

pp; 1 DwgNo 1/10

Title Terms: SYSTEM; **ELECTRONIC** ; PAY; TRANSFER; MONEY; REAL; ESTATE

Derwent Class: T01

International Patent Class (Main): **G06F-017/60**

File Segment: EPI

11/5/22 (Item 15 from file: 350)
DIALOG(R)File 350:Derwent WPIX
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015117011 **Image available**
WPI Acc No: 2003-177534/200318
XRPX Acc No: N03-139666

Client-oriented transaction and access system for institutions and events has host accessed via internet or telephone, implementing transaction system with link algorithm

Patent Assignee: WORLDWIDETICKET AG (WORLD-N)

Inventor: HOFFMANN M

Number of Countries: 026 Number of Patents: 001

Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
EP 1278139	A1	20030122	EP 2001117488	A	20010719	200318 B

Priority Applications (No Type Date): EP 2001117488 A 20010719

Patent Details:

Patent No	Kind	Lan Pg	Main IPC	Filing Notes
EP 1278139	A1	G	8 G06F-017/60	

Designated States (Regional): AL AT BE CH CY DE DK ES FI FR GB GR IE IT
LI LT LU LV MC MK NL PT RO SE SI TR

Abstract (Basic): EP 1278139 A1

NOVELTY - A memory region is provided the host for identification and **offer** data. A link algorithm derived from previous transaction behavior of a system user is implemented between the identification data and the **offer** data. The host comprises comparison logic circuitry (16) which compares an ID sequence obtained by a terminal with stored ID data (18). A memory region is provided in a **transaction** system for **transaction option** data, such as seating occupancy.

USE - For museums, galleries, trade fairs or leisure parks.

ADVANTAGE - User friendlier reservation and booking, to promote interest in visiting events and institutions.

DESCRIPTION OF DRAWING(S) - The drawing shows a terminal with access to various transaction system and contract partners.

pp; 8 DwgNo 1/2

Title Terms: CLIENT; ORIENT; TRANSACTION; ACCESS; SYSTEM; INSTITUTION; EVENT; HOST; ACCESS; TELEPHONE; IMPLEMENT; TRANSACTION; SYSTEM; LINK; ALGORITHM

Derwent Class: T01

International Patent Class (Main): G06F-017/60

File Segment: EPI

11/5/23 (Item 16 from file: 350)

DIALOG(R)File 350:Derwent WPIX

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015109124 **Image available**

WPI Acc No: 2003-169643/200317

XRPX Acc No: N03-134025

Price quotation providing system on financial instrument option contract provides communication to highest bid to buy and lowest offer to sell to user requesting option contract

Patent Assignee: VOLBROKER.COM LTD (VOLB-N)

Inventor: RODGERS K; WARD D

Number of Countries: 001 Number of Patents: 001

Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
GB 2375405	A	20021113	GB 200023480	A	20000925	200317 B

Priority Applications (No Type Date): GB 200023480 A 20000925

Patent Details:

Patent No	Kind	Lan Pg	Main IPC	Filing Notes
GB 2375405	A	52	G06F-017/60	

Abstract (Basic): GB 2375405 A

NOVELTY - The system has one or more volatility surfaces each maintained by a user. A request for an option contract on a financial instrument is provided by a user. Communication is provided to the highest **bid** to buy and lowest **offer** to sell to the user requesting

the option contract.

DETAILED DESCRIPTION - A protocol for polling one or more volatility surfaces to obtain one or more prices corresponding to the requested option contract, and a protocol for determining the highest **bid** to buy and lowest **offer** to sell among the prices obtained are provided. INDEPENDENT CLAIMS are also included for the following:

(a) the method for providing a price quotation on a financial instrument option contract;

(b) the volatility surface;

(c) and the computerized system of **trading currency** options.

USE - For **trading option** contracts such as **currency** options.

ADVANTAGE - Provides an interactive **electronic** trading system for options in financial instruments which enables users to trade options under controlled credit risk parameters and with mechanism implemented which will maintain current pricing for option contract bids and **offers**. Suitable for dedicated **network**-based and **web**-based interactive **trading** of **currency** options.

DESCRIPTION OF DRAWING(S) - The figure shows the main screen for dealing on-the-run options, such as At-The-Money Straddle and Risk Reversal options for a given currency pair and provides prices for current live volatility runs.

pp; 52 DwgNo 1/26

Title Terms: PRICE; QUOTATION; SYSTEM; FINANCIAL; INSTRUMENT; OPTION;
CONTRACT; COMMUNICATE; HIGH; **BID** ; BUY; LOW; **OFFER** ; SELL; USER;
REQUEST; OPTION; CONTRACT

Derwent Class: T01

International Patent Class (Main): **G06F-017/60**

File Segment: EPI

11/5/24 (Item 17 from file: 350)

DIALOG(R)File 350:Derwent WPIX

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014896227 **Image available**

WPI Acc No: 2002-716933/200278

XRPX Acc No: N02-565683

Object-flow information system used in truck lines, performs feature transactions and option transactions using fare auction screen through internet

Patent Assignee: MIKI T (MIKI-I); NAKATSUKA H (NAKA-I); ZH SHINSANGYO SOZO KENKYU KIKO (SHIN-N)

Number of Countries: 001 Number of Patents: 001

Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
JP 2002259742	A	20020913	JP 200152963	A	20010227	200278 B

Priority Applications (No Type Date): JP 200152963 A 20010227

Patent Details:

Patent No	Kind	Lan Pg	Main IPC	Filing Notes
JP 2002259742	A	15	G06F-017/60	

Abstract (Basic): JP 2002259742 A

NOVELTY - The object-flow and **option - transaction** system performs feature **transactions** and **option transactions** using fare **auction** screen through **internet**.

USE - For negotiation and **auction** for transportation fares in truck line, shipping industries through **internet**.

ADVANTAGE - Suppresses traffic fare variations in the industry and promotes efficient market management and stabilization. The fares are

set rationally and optimally.

DESCRIPTION OF DRAWING(S) - The figure shows the block diagram of the object-flow information system. (Drawing includes non-English language text).

pp; 15 DwgNo 5/10

Title Terms: OBJECT; FLOW; INFORMATION; SYSTEM; TRUCK; LINE; PERFORMANCE; FEATURE; TRANSACTION; OPTION; TRANSACTION; FARE; **AUCTION** ; SCREEN; THROUGH

Derwent Class: T01

International Patent Class (Main): **G06F-017/60**

File Segment: EPI

11/5/25 (Item 18 from file: 350)

DIALOG(R)File 350:Derwent WPIX

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014865477

WPI Acc No: 2002-686183/200274

XRPX Acc No: N02-541768

Transaction model for supporting internet auction , is used to associate total auction timing and actual auction time of each successful bid

Patent Assignee: TAKEUCHI Y (TAKE-I)

Number of Countries: 001 Number of Patents: 001

Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
JP 2002207890	A	20020726	JP 2000404917	A	20001231	200274 B

Priority Applications (No Type Date): JP 2000404917 A 20001231

Patent Details:

Patent No	Kind	Lan	Pg	Main IPC	Filing Notes
JP 2002207890	A		4	G06F-017/60	

Abstract (Basic): JP 2002207890 A

NOVELTY - A transaction model for identifying the rights of privilege based **bid** is produced. The total **auction** timing and the actual **auction** time with respect to each successful **bid** are associated using the model.

USE - For supporting **internet auction** .

ADVANTAGE - Reduces operator's burden regarding **money transaction** by avoiding unnecessary manual confirmation.

pp; 4 DwgNo 0/0

Title Terms: TRANSACTION; MODEL; SUPPORT; **AUCTION** ; ASSOCIATE; TOTAL;

AUCTION ; TIME; ACTUAL; **AUCTION** ; TIME; SUCCESS; **BID**

Derwent Class: T01

International Patent Class (Main): **G06F-017/60**

File Segment: EPI

11/5/26 (Item 19 from file: 350)

DIALOG(R)File 350:Derwent WPIX

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014853513 ****Image available****

WPI Acc No: 2002-674219/200272

Related WPI Acc No: 2002-114619

XRPX Acc No: N02-533131

Anonymous trading system for trading financial/non-financial product, includes order input interfaces and associated matching engine to execute

or reject linked orders

Patent Assignee: ELECTRONIC BROKING SERVICES LTD (ELBR-N)

Inventor: FORAY A P; HOWORKA E R; IACCHEO S; JAIN N; MEROLD M S; NEYMAN V;
SHU J

Number of Countries: 001 Number of Patents: 001

Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
US 20020107781	A1	20020808	US 2000603389	A	20000623	200272 B
			US 2001897594	A	20010629	

Priority Applications (No Type Date): US 2001897594 A 20010629; US
2000603389 A 20000623

Patent Details:

Patent No	Kind	Lan	Pg	Main IPC	Filing Notes
US 20020107781	A1		20	G06F-017/60	CIP of application US 2000603389

Abstract (Basic): US 20020107781 A1

NOVELTY - Matching engines match **bid** and **offer** orders input by several order input devices and execute deals when the orders are matched. Brokers (100,102,104) connected to communication **network**, distribute **bid** and **offer** information to the trading agents (106,108,110). Order input interfaces and corresponding matching engine match and execute several orders linked together or reject the linked orders.

USE - For **trading** financial products such as **foreign exchange** (FE), forward rate agreement (FRA), FE forwards, CFD, Short-dated state/central government bank paper, commercial bill, CD, inter-bank swap, commercial paper, repo, interest rate future, swap and options and non-financial products such as commodities.

ADVANTAGE - The trading system handles joint execution orders, compound orders and a range of **limit** type orders input by traders, hence the system is used for more sophisticated transactions.

DESCRIPTION OF DRAWING(S) - The figure shows the message flow at the completion of joint execution order.

Brokers (100,102,104)

Trading agents (106,108,110)

pp; 20 DwgNo 14/14

Title Terms: TRADE; SYSTEM; TRADE; FINANCIAL; NON; FINANCIAL; PRODUCT;
ORDER; INPUT; INTERFACE; ASSOCIATE; MATCH; ENGINE; EXECUTE; REJECT; LINK;
ORDER

Derwent Class: T01; T05

International Patent Class (Main): **G06F-017/60**

File Segment: EPI

11/5/27 (Item 20 from file: 350)

DIALOG(R) File 350:Derwent WPIX

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014832012 **Image available**

WPI Acc No: 2002-652718/200270

Related WPI Acc No: 2002-104191; 2002-500027

**Method and system for offering credit to affiliated store of credit
card based on credit card transaction**

Patent Assignee: GOOD E F CO LTD (GOOD-N)

Inventor: PYO M S

Number of Countries: 001 Number of Patents: 001

Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
KR 2002029857	A	20020420	KR 200162328	A	20011010	200270 B

Priority Applications (No Type Date): KR 200122803 A 20010426; KR 200060594
A 20001014

Patent Details:

Patent No	Kind	Lan	Pg	Main IPC	Filing Notes
KR 2002029857	A		1	G06F-019/00	

Abstract (Basic): KR 2002029857 A

NOVELTY - A credit **offering** service method and system is provided to enable an affiliated store to easily raise a fund, and to enable a finance institute to increase a range of a fund operation by considering the characteristics of **transaction money** of each affiliated store.

DETAILED DESCRIPTION - The method comprises steps of collecting informations of credit card transactions such as a **transaction date**, a **transaction money**, an identification code of an affiliated store and an identification number of a credit card, from a VAN(Value Added Network) server, a terminal of an affiliated store, and a server of a credit card company(S20), granting a credit **limit** to the affiliated store by analyzing the collected informations of the credit card transactions(S30), **offering** the credit service to the affiliated store based on the credit **limit** (S40), managing the credit **offered** to the affiliated store(S50), enabling the affiliated store to receive the credit money from the credit card company(S60), settling a loan with the credit money **offered** by the credit card company(S70), and granting the money remaining after the settlement to the affiliated store(S80).

pp; 1 DwgNo 1/10

Title Terms: METHOD; SYSTEM; **OFFER** ; CREDIT; STORAGE; CREDIT; CARD; BASED; CREDIT; CARD; TRANSACTION

Derwent Class: T01

International Patent Class (Main): G06F-019/00

File Segment: EPI

11/5/28 (Item 21 from file: 350)

DIALOG(R)File 350:Derwent WPIX

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014819526 **Image available**

WPI Acc No: 2002-640232/200269

XRPX Acc No: N02-506136

Commercial transaction support method for computer network , involves delivering goods to buyer only when seller receives information indicating sending of goods and transmitting confirmation information to seller

Patent Assignee: SUN LOGISCO KK (SUNL-N)

Number of Countries: 001 Number of Patents: 001

Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
JP 2002230454	A	20020816	JP 200124435	A	20010131	200269 B

Priority Applications (No Type Date): JP 200124435 A 20010131

Patent Details:

Patent No	Kind	Lan	Pg	Main IPC	Filing Notes
JP 2002230454	A		9	G06F-017/60	

Abstract (Basic): JP 2002230454 A

NOVELTY - Transaction information such as goods and price information is transmitted from a seller to a buyer. The seller

delivers the goods to the buyer only when an information indicating the sending of goods is received from the buyer. The buyer transmits confirmation information regarding delivery of goods to the seller.

USE - For supporting commercial **transactions** such as **auction** , **electronic money** transfer, etc., in computer **networks** such as **internet** .

ADVANTAGE - Safety of commercial transaction is improved. High transaction reliability is realized.

DESCRIPTION OF DRAWING(S) - The figure shows the block diagram of commercial transaction support method. (Drawing includes non-English language text).

pp; 9 DwgNo 1/6

Title Terms: COMMERCIAL; TRANSACTION; SUPPORT; METHOD; COMPUTER; **NETWORK** ;
DELIVER; GOODS; BUY; RECEIVE; INFORMATION; INDICATE; SEND; GOODS;
TRANSMIT; CONFIRM; INFORMATION

Derwent Class: T01

International Patent Class (Main): **G06F-017/60**

File Segment: EPI

11/5/29 (Item 22 from file: 350)

DIALOG(R)File 350:Derwent WPIX

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014762261 **Image available**

WPI Acc No: 2002-582965/200262

Related WPI Acc No: 2001-441375; 2001-441378; 2002-681440; 2002-697433

XRPX Acc No: N02-462329

**Internet based asset disposition system for rental transaction ,
generates hierarchy of disposition option , when predefined conditions
related to recommendation of asset disposition, is met**

Patent Assignee: BLY J A (BLYJ-I); O'BRIEN P (OBRI-I); PARENT B (PARE-I);
ROTH A (ROTH-I); SPIELDENNER D T (SPIE-I); SUHY A F (SUHY-I); DANA CORP
(DANC)

Inventor: BLY J A; O'BRIEN P; PARENT B; ROTH A; SPIELDENNER D T; SUHY A F

Number of Countries: 102 Number of Patents: 002

Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
US 20020077944	A1	20020620	US 99441289	A	19991116	200262 B
			US 99166042	P	19991117	
			US 2000503671	A	20000214	
			US 2000714702	A	20001116	
			US 2001990911	A	20011114	
WO 200342891	A1	20030522	WO 2002US36603	A	20021114	200344

Priority Applications (No Type Date): US 99166042 P 19991117; US 99441289 A 19991116; US 2000503671 A 20000214; US 2000714702 A 20001116; US 2001990911 A 20011114

Patent Details:

Patent No	Kind	Lan	Pg	Main IPC	Filing Notes
US 20020077944	A1		29	G06F-017/60	CIP of application US 99441289 Provisional application US 99166042 CIP of application US 2000503671 CIP of application US 2000714702

WO 200342891 A1 E G06F-017/60

Designated States (National): AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA
CH CN CO CR CU CZ DE DK DM DZ EC EE ES FI GB GD GE GH GM HR HU ID IL IN
IS JP KE KG KP KR KZ LC LK LR LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ
OM PH PL PT RO RU SC SD SE SG SI SK SL TJ TM TN TR TT TZ UA UG UZ VC VN
YU ZA ZM ZW

Designated States (Regional): AT BE BG CH CY CZ DE DK EA EE ES FI FR GB

GH GM GR IE IT KE LS LU MC MW MZ NL OA PT SD SE SK SL SZ TR TZ UG ZM ZW

Abstract (Basic): US 20020077944 A1

NOVELTY - A database stores information associated with several assets. A set of predefined **conditions** related to recommendation of asset disposition is obtained by analyzing stored information. A hierarchy of disposition options are generated, when a predefined **condition** is met.

USE - **Internet** based asset disposition system for providing rental transaction.

ADVANTAGE - Maximizes return-on investment value extraction by making detailed information concerning the asset readily available to the user and minimizes the cost associated with the information acquisition.

DESCRIPTION OF DRAWING(S) - The figure shows the block diagram of asset **specification** data and **bid** definition generation process.

pp; 29 DwgNo 8/16

Title Terms: BASED; DISPOSITION; SYSTEM; RENT; TRANSACTION; GENERATE; HIERARCHY; DISPOSITION; OPTION; PREDEFINED; **CONDITION** ; RELATED; DISPOSITION

Derwent Class: T01; T05

International Patent Class (Main): **G06F-017/60**

File Segment: EPI

11/5/30 (Item 23 from file: 350)

DIALOG(R)File 350:Derwent WPIX

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014760146 **Image available**

WPI Acc No: 2002-580850/200262

Principal-undelivered foreign exchange trade intermediary service method through internet

Patent Assignee: N-FOREX CO LTD (NFOR-N); SN BANK CO LTD (SNBA-N)

Inventor: CHOI S U; CHOI S W

Number of Countries: 001 Number of Patents: 002

Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
KR 2002016749	A	20020306	KR 20015617	A	20010206	200262 B
KR 373862	B	20030226	KR 20015617	A	20010206	200345

Priority Applications (No Type Date): KR 20015617 A 20010206

Patent Details:

Patent No	Kind	Lan	Pg	Main IPC	Filing Notes
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KR 2002016749	A		1	G06F-017/60	
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KR 373862	B			G06F-017/60	Previous Publ. patent KR 2002016749
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Abstract (Basic): KR 2002016749 A

NOVELTY - A principal-undelivered foreign exchange trade intermediary service method through the **Internet** is provided to **offer** a new asset operating unit through principal-undelivered foreign exchange trade to a client, who wants to operate assets using the **Internet**, and to **offer** a new profit source to a financial institute.

DETAILED DESCRIPTION - If a client deposits a **required** margin for a margin **transaction** (S110), a principal-undelivered **foreign exchange** trade intermediary site approves the client's margin transaction at a preset margin rate according to the deposited margin(S120). The client executes a principal-undelivered foreign exchange trade intermediary program and inquires into transaction-requested items(S130). If a desired item exists and the

client wants a transaction, the program concludes the transaction(S140,S150,S160). If there is no desired item, the program receives transaction information, such as quantity, price, validity, etc., from the client and registers it(S140,S150,S151). Then the program checks whether a transaction-requested item that meets the transaction conclusion **condition** exists. If a suitable transaction-requested item exists, the program concludes a transaction(S152,S160). After concluding the transaction, the program displays transaction details on a principal-undelivered foreign exchange trade intermediary site screen(S170).

pp; 1 DwgNo 1/10

Title Terms: PRINCIPAL; FOREIGN; EXCHANGE; TRADE; INTERMEDIARY; SERVICE; METHOD; THROUGH

Derwent Class: T01

International Patent Class (Main): G06F-017/60

File Segment: EPI

11/5/31 (Item 24 from file: 350)

DIALOG(R)File 350:Derwent WPIX

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014737160 **Image available**

WPI Acc No: 2002-557864/200259

Related WPI Acc No: 2002-529206

XRPX Acc No: N02-441531

Global payment method for transferring money from - and to - a GP system related bank account providing GPS card purchased at bank to be used in connection with global payment system to perform a secure money transfer transaction

Patent Assignee: MALAS H (MALA-I)

Inventor: MALAS H

Number of Countries: 094 Number of Patents: 001

Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
WO 200258017	A1	20020725	WO 2001NL40	A	20010119	200259 B

Priority Applications (No Type Date): WO 2001NL40 A 20010119

Patent Details:

Patent No	Kind	Lan	Pg	Main IPC	Filing Notes
WO 200258017	A1	E	14	G07F-007/08	

Designated States (National): AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA CH CN CR CU CZ DE DK DM DZ EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ LC LK LR LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ PL PT RO RU SD SE SG SI SK SL TJ TM TR TT TZ UA UG US UZ VN YU ZA ZW

Designated States (Regional): AT BE CH CY DE DK EA ES FI FR GB GH GM GR IE IT KE LS LU MC MW MZ NL OA PT SD SE SL SZ TR TZ UG ZW

Abstract (Basic): WO 200258017 A1

NOVELTY - The method involves a client or similar party purchasing a global payment system (GPS) card at a bank for a certain amount of credit money in any currency. An activation number and a card number are assigned by the GP system to the GPS card. Before activation of the card by the bank, the amount of credit money is transferred into a GPS account at the bank. The GPS card is used by the client through an **Internet** terminal or a GPS terminal, in connection with the global payment system, to perform a secure **money transfer transaction**.

DETAILED DESCRIPTION - INDEPENDENT CLAIMS are included for a global payment system and for a global payment system card.

USE - For transferring money from - and to - a GP system related

bank account.

ADVANTAGE - There is no **requirement** to have existing personal bank account. **Offers** equal opportunities to all people for secure payment transactions around the world.

DESCRIPTION OF DRAWING(S) - The figure shows the invention.
pp; 14 DwgNo 1/1

Title Terms: GLOBE; PAY; METHOD; TRANSFER; MONEY; GROUP; SYSTEM; RELATED; BANK; ACCOUNT; GROUP; CARD; PURCHASE; BANK; CONNECT; GLOBE; PAY; SYSTEM; PERFORMANCE; SECURE; MONEY; TRANSFER; TRANSACTION
Derwent Class: T01; T05
International Patent Class (Main): G07F-007/08
International Patent Class (Additional): G07F-007/10
File Segment: EPI

11/5/32 (Item 25 from file: 350)

DIALOG(R) File 350:Derwent WPIX

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014716651 **Image available**

WPI Acc No: 2002-537355/200257

XRPX Acc No: N02-425530

Automated online sales risk management system e.g. for Internet , where participants to the transaction engage in commerce using different currencies

Patent Assignee: GOLDMAN SACHS & CO (GOLD-N)

Inventor: ANAGNOSTOPOULOS E K; GODFREY J; GREENER S; GUNewardena M; HIGGINS M; ROTHMAN D J; YOUNG P

Number of Countries: 097 Number of Patents: 003

Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
WO 200241120	A2	20020523	WO 2001US51200	A	20011113	200257 B
AU 200232947	A	20020527	AU 200232947	A	20011113	200261
EP 1344122	A2	20030917	EP 2001992464	A	20011113	200362
			WO 2001US51200	A	20011113	

Priority Applications (No Type Date): US 2000714315 A 20001116

Patent Details:

Patent No Kind Lan Pg Main IPC Filing Notes

WO 200241120 A2 E 39 G06F-000/00

Designated States (National): AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA CH CN CO CR CU CZ DE DK DM DZ EC EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ LC LK LR LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ PH PL PT RO RU SD SE SG SI SK SL TJ TM TR TT TZ UA UG UZ VN YU ZA ZW

Designated States (Regional): AT BE CH CY DE DK EA ES FI FR GB GH GM GR IE IT KE LS LU MC MW MZ NL OA PT SD SE SL SZ TR TZ UG ZW

AU 200232947 A G06F-000/00 Based on patent WO 200241120

EP 1344122 A2 E G06F-001/00 Based on patent WO 200241120

Designated States (Regional): AL AT BE CH CY DE DK ES FI FR GB GR IE IT LI LT LU LV MC MK NL PT RO SE SI TR

Abstract (Basic): WO 200241120 A2

NOVELTY - Computer-implemented method for providing pricing for a transaction comprises: receiving an amount relating to a deliverable involved in a transaction; determining a cost for credit to be extended to a buyer, where the credit is extended resultant to the transaction; calculating a cost for exchange of **currency** relating to the **transaction** ; and calculating a price for the deliverable, where the price comprises an aggregate of the cost of credit involved in the transaction, the cost for exchange of **currency** relating to the

transaction and the amount relating to the deliverable.

DETAILED DESCRIPTION - INDEPENDENT CLAIM included for the following: method of facilitating an **online** transaction; computer system; computer executable program; computer data signal; method of interacting with a **network** access device

USE - For **Internet** .

ADVANTAGE - Provides price and other financial information in the local currencies for each of the purchaser, seller and transaction facilitator. Performs risk management services when a commerce participants use different currencies. The commerce participants and the transaction facilitator can view the financial information in a currency local to one or more of the other participants in the transaction. The present invention can also be configured to **limit** risk associated with fluctuations in a currency price **offered** by a currency exchange institution to an e-commerce participant.

DESCRIPTION OF DRAWING(S) - The diagram shows the components which can embody the invention

seller (110)

currency risk management system (113)

pp; 39 DwgNo 1/8

Title Terms: AUTOMATIC; SALE; RISK; MANAGEMENT; SYSTEM; PARTICIPATING; TRANSACTION; ENGAGE

Derwent Class: T01

International Patent Class (Main): G06F-000/00; G06F-001/00

File Segment: EPI

11/5/33 (Item 26 from file: 350)

DIALOG(R) File 350: Derwent WPIX

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014714076 **Image available**

WPI Acc No: 2002-534780/200257

System for relaying foreign exchange dealings

Patent Assignee: HOLY INVITE COMMUNICATIONS CO LTD (HOLY-N)

Inventor: CHOI S G

Number of Countries: 001 Number of Patents: 001

Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
KR 2002011603	A	20020209	KR 200044991	A	20000803	200257 B

Priority Applications (No Type Date): KR 200044991 A 20000803

Patent Details:

Patent No	Kind	Lan	Pg	Main IPC	Filing Notes
KR 2002011603	A		1	G06F-017/60	

Abstract (Basic): KR 2002011603 A

NOVELTY - A system for relaying foreign exchange dealings is provided to reduce expenses for foreign exchange dealings by enabling a consumer and a provider to transact business on the **Internet** or **on line** in the form of a direct dealing and an inverse **auction** .

DETAILED DESCRIPTION - A foreign exchange provider client(200) wants to exchange foreign exchange into domestic exchange. A foreign exchange consumer client(300) wants to exchange domestic exchange into foreign exchange. A foreign exchange dealing relaying server(100) relays the foreign exchange provider client(200) and the foreign exchange consumer client(300). In addition, the foreign exchange dealing relaying server(100) relays foreign exchange dealings. A relay server designation bank(510) performs a determined payment of funds according to a request of the relaying server(100). A provider transaction

bank(520) transacts business with the provider client(200). A consumer transaction bank(530) **transacts** business with the **foreign exchange** consumer client(300).

pp; 1 DwgNo 1/10

Title Terms: SYSTEM; RELAY; FOREIGN; EXCHANGE

Derwent Class: T01

International Patent Class (Main): **G06F-017/60**

File Segment: EPI

11/5/34 (Item 27 from file: 350)

DIALOG(R)File 350:Derwent WPIX

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014687368 **Image available**

WPI Acc No: 2002-508072/200254

XRPX Acc No: N02-402082

Electronic transaction facilitation method in network -based auction, involves prohibiting presentation of fixed-price purchase process in response to receipt of bid from buyer

Patent Assignee: EBAY INC (EBAY-N); MALTZMAN R (MALT-I)

Inventor: MALTZMAN R

Number of Countries: 098 Number of Patents: 004

Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
WO 200235427	A1	20020502	WO 2001US31012	A	20011002	200254 B
US 20020107779	A1	20020808	US 2000242729	P	20001023	200254
			US 2001820574	A	20010328	
AU 200211406	A	20020506	AU 200211406	A	20011002	200257
EP 1337946	A1	20030827	EP 2001979435	A	20011002	200357
			WO 2001US31012	A	20011002	

Priority Applications (No Type Date): US 2001820574 A 20010328; US

2000242729 P 20001023

Patent Details:

Patent No Kind Lan Pg Main IPC Filing Notes

WO 200235427 A1 E 29 G06F-017/60

Designated States (National): AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA CH CN CO CR CU CZ DE DK DM DZ EC EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ LC LK LR LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ PH PL PT RO RU SD SE SG SI SK SL TJ TM TR TT TZ UA UG US UZ VN YU ZA ZW

Designated States (Regional): AT BE CH CY DE DK EA ES FI FR GB GH GM GR IE IT KE LS LU MC MW MZ NL OA PT SD SE SL SZ TR TZ UG ZW

US 20020107779 A1 G06F-017/60 Provisional application US 2000242729

AU 200211406 A G06F-017/60 Based on patent WO 200235427

EP 1337946 A1 E G06F-017/60 Based on patent WO 200235427

Designated States (Regional): AL AT BE CH CY DE DK ES FI FR GB GR IE IT LI LT LU LV MC MK NL PT RO SE SI TR

Abstract (Basic): WO 200235427 A1

NOVELTY - An **auction** purchase process and a fixed-price purchase process for purchase of an **offering** is presented to a buyer through a computer. The presentation of fixed-price purchase process is prohibited in response to receipt of a **bid** from the buyer.

DETAILED DESCRIPTION - An INDEPENDENT CLAIM is also included for machine-readable medium storing **electronic** transaction facilitation program.

USE - For facilitating **electronic** transaction in **network -based auction** and **Internet -based auction** .

ADVANTAGE - Provides **option** to buyer to **buy** at pre- auction seller determined price.

DESCRIPTION OF DRAWING(S) - The figure shows the block diagram of **network** -based transaction facility.

pp; 29 DwgNo 1/9

Title Terms: **ELECTRONIC** ; TRANSACTION; FACILITATE; METHOD; **NETWORK** ;
BASED; **AUCTION** ; PROHIBIT; PRESENT; FIX; PRICE; PURCHASE; PROCESS;
RESPOND; RECEIPT; **BID** ; BUY

Derwent Class: T01; T05

International Patent Class (Main): **G06F-017/60**

File Segment: EPI

11/5/35 (Item 28 from file: 350)

DIALOG(R)File 350:Derwent WPIX

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014492627 **Image available**

WPI Acc No: 2002-313330/200235

XRPX Acc No: N02-245960

Transaction guarantee method in electronic commerce market, involves establishing debt acceptance contract between financial institution and buyer, when buyer accepts goods offered by seller

Patent Assignee: ITO TADASHI SHOJI KK (ITOT-N)

Number of Countries: 001 Number of Patents: 001

Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
JP 2002092335	A	20020329	JP 2000282600	A	20000918	200235 B

Priority Applications (No Type Date): JP 2000282600 A 20000918

Patent Details:

Patent No	Kind	Lan	Pg	Main IPC	Filing Notes
JP 2002092335	A		13	G06F-017/60	

Abstract (Basic): JP 2002092335 A

NOVELTY - A guarantee consignment contract is established between a surety company (4) and a buyer (3), when a seller (2) **offers** a goods sale. A financial institution (6) establishes a debt acceptance contract with the buyer, when the buyer accepts the goods **offered** by the seller.

DETAILED DESCRIPTION - An INDEPENDENT CLAIM is also included for payment method.

USE - For guarantee transaction between enterprises in **electronic** commerce market through **network** such as **internet** .

ADVANTAGE - **Transaction money** is automatically paid to the seller enterprise from the financial institution, thus potentiating transactions between the enterprises satisfactorily.

DESCRIPTION OF DRAWING(S) - The figure shows the transaction guarantee method. (Drawing includes non-English language text).

Seller (2)

Buyer (3)

Surety company (4)

Financial institution (6)

pp; 13 DwgNo 1/14

Title Terms: TRANSACTION; GUARANTEE; METHOD; **ELECTRONIC** ; MARKET;

ESTABLISH; ACCEPT; CONTRACT; FINANCIAL; INSTITUTION; BUY; BUY; ACCEPT;
GOODS; **OFFER**

Derwent Class: T01

International Patent Class (Main): **G06F-017/60**

File Segment: EPI

11/5/36 (Item 29 from file: 350)
DIALOG(R)File 350:Derwent WPIX
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014383086 **Image available**

WPI Acc No: 2002-203789/200226

Method for managing cyber money on internet insurance site

Patent Assignee: SONG J J (SONG-I)

Inventor: SONG J J

Number of Countries: 001 Number of Patents: 001

Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
KR 2001096015	A	20011107	KR 200019897	A	20000415	200226 B.

Priority Applications (No Type Date): KR 200019897 A 20000415

Patent Details:

Patent No	Kind	Lan Pg	Main IPC	Filing Notes
KR 2001096015	A		1 G06F-017/60	

Abstract (Basic): KR 2001096015 A

NOVELTY - A method for managing **cyber** money on **internet** insurance site is provided to induce an interest for a site to a user and assist an insurant economically by enabling a member to obtain **cyber money** in **buying** an insurance and to use the **cyber** money in an **electronic** commerce space.

DETAILED DESCRIPTION - A first process(S3,S4,S5) **offers cyber** money according to purchase price in case a member accesses an **electronic** commerce space of an insurance site to buy an insurance commodity. A second process(S6,S7) gets the member to access an information space of the insurance site, confirm a variety of insurance and a premium of each insurance company, to select the insurance commodity for buying. A third process(S8,S9,S10) gets the member to access an insuring space, to buy the insurance commodity, and to pay the **offered cyber** money for a part of the corresponding premium.

pp; 1 DwgNo 1/10

Title Terms: METHOD; MANAGE; MONEY; INSURANCE; SITE

Derwent Class: T01

International Patent Class (Main): G06F-017/60

File Segment: EPI

11/5/37 (Item 30 from file: 350)
DIALOG(R)File 350:Derwent WPIX
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014372117 **Image available**

WPI Acc No: 2002-192820/200225

XRPX Acc No: N02-146442

Website that simulates virtual images drawing upon fashion goods data as well as individual's physical attributes from relevant databases, is accessed over internet by authorized user

Patent Assignee: E NAVI KK (ENAV-N)

Number of Countries: 001 Number of Patents: 001

Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
JP 2002024640	A	20020125	JP 2000207143	A	20000707	200225 B

Priority Applications (No Type Date): JP 2000207143 A 20000707

Patent Details:

Patent No Kind Lan Pg Main IPC Filing Notes
JP 2002024640 A 11 G06F-017/60

Abstract (Basic): JP 2002024640 A

NOVELTY - The **website** (13) draws detailed information in regard to various goods described for instance in a fashion book (16) from database (18) and after receiving details pertaining to physical attributes of user from database (19), generates a virtual image with chosen goods wrapped over the individual's body frame. The **website** with above image is accessed by user over computer terminal (11), after furnishing the necessary password data.

USE - **Website** based information access about various goods/services is gaining **currency** in **online transactions**, more particularly in the fields of consumer goods/accessories.

ADVANTAGE - As a marketing aid of fashion goods, it bolsters the individual's confidence as he/she finalizes the choice from the various items **offered**.

DESCRIPTION OF DRAWING(S) - The figure shows the outline diagram illustrating virtual image generation process over **website**. (Drawing includes non-English language text).

Computer terminal (11)

Website (13)

Fashion book (16)

Databases (18,19)

pp; 11 DwgNo 1/8

Title Terms: SIMULATE; VIRTUAL; IMAGE; DRAW; FASHION; GOODS; DATA; WELL; INDIVIDUAL; PHYSICAL; ATTRIBUTE; RELEVANT; ACCESS; USER

Derwent Class: T01

International Patent Class (Main): **G06F-017/60**

International Patent Class (Additional): G06F-003/00; G06T-011/80

File Segment: EPI

11/5/38 (Item 31 from file: 350)

DIALOG(R)File 350:Derwent WPIX

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014365460 **Image available**

WPI Acc No: 2002-186161/200224

Accumulated lottery electronic commerce method and system using internet

Patent Assignee: BAEK J W (BAEK-I)

Inventor: BAEK J W

Number of Countries: 001 Number of Patents: 001

Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
KR 2001093886	A	20011031	KR 200017195	A	20000401	200224 B

Priority Applications (No Type Date): KR 200017195 A 20000401

Patent Details:

Patent No Kind Lan Pg Main IPC Filing Notes
KR 2001093886 A 1 G06F-017/60

Abstract (Basic): KR 2001093886 A

NOVELTY - An accumulated lottery **electronic** commerce method and system using the **internet** are provided to activate an **electronic** commerce by accumulating **cyber money** for a member who **buys** a commodity and drawing a lot in case a reserve reaches an appointed amount.

DETAILED DESCRIPTION - A **web** server(6) is connected with a client(2) through **internet** . An **electronic** commerce server(8) is connected with the **web** server(6). A subsidiary server(10) consists of a settlement system, a security system, supplementary contents, and other databases. A commodity database(16) records a catalog of commodity. An order server(18) manages an order of a member. A member management server(22) manages the member. A member database(24) records personal information of the member. A lottery ticket management server(26) and a lottery ticket database(28) **offer** a lottery ticket to the member who buys the commodity.

pp; 1 DwgNo 1/10

Title Terms: ACCUMULATE; LOTS; **ELECTRONIC** ; METHOD; SYSTEM

Derwent Class: T01

International Patent Class (Main): **G06F-017/60**

File Segment: EPI

11/5/39 (Item 32 from file: 350)

DIALOG(R)File 350:Derwent WPIX

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014348893 **Image available**

WPI Acc No: 2002-169596/200222

System for international payment

Patent Assignee: YUN H G (YUNH-I)

Inventor: YUN H G

Number of Countries: 001 Number of Patents: 002

Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
KR 2001090414	A	20011018	KR 200015391	A	20000325	200222 B
KR 364547	B	20021212	KR 200015391	A	20000325	200336

Priority Applications (No Type Date): KR 200015391 A 20000325

Patent Details:

Patent No	Kind	Lan	Pg	Main IPC	Filing Notes
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KR 2001090414	A		1	G06F-017/60	
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KR 364547	B			G06F-017/60	Previous Publ. patent KR 2001090414
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Abstract (Basic): KR 2001090414 A

NOVELTY - A system for an international payment is provided to **offer** a system capable of paying between a client and a business man as an **electronic** commercial transaction of a client terminal, a financial institution server, and the business man.

DETAILED DESCRIPTION - A client database(100) receives a joining request from a client, creates a client account, records and confirms a deposit amount of the client. A businessman database(120) outputs data processed by a reference **currency** of an international **transaction** . When a transaction is performed internationally, a transaction contents database(130) inquiries a selling exchange rate of an exchange rate database(140), converts into a local currency, and updates and records the **currency** . When a **transaction** is performed internationally, the exchange rate database(140) inquiries a buying exchange rate of the balance of the client database(100), and converts the balance into amount of the reference currency.

pp; 1 DwgNo 1/10

Title Terms: SYSTEM; INTERNATIONAL; PAY

Derwent Class: T01

International Patent Class (Main): **G06F-017/60**

File Segment: EPI

11/5/40 (Item 33 from file: 350)
DIALOG(R)File 350:Derwent WPIX
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014348863 **Image available**
WPI Acc No: 2002-169566/200222

Method for managing risk of deposit resources transacted in bank using the internet

Patent Assignee: KORAM BANK (KORA-N)
Inventor: LIM S U; LIM S W
Number of Countries: 001 Number of Patents: 002
Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
KR 2001090374	A	20011018	KR 200015299	A	20000325	200222 B
KR 375913	B	20030315	KR 200015299	A	20000325	200352

Priority Applications (No Type Date): KR 200015299 A 20000325

Patent Details:

Patent No	Kind	Lan Pg	Main IPC	Filing Notes
KR 2001090374	A	1	G06F-017/60	
KR 375913	B		G06F-017/60	Previous Publ. patent KR 2001090374

Abstract (Basic): KR 2001090374 A

NOVELTY - A method for managing a risk of deposit resource transacted in a bank using the **internet** is provided to **offer** the stability and the convenience of a transaction by enabling a company to concretely grasp the degree of risks of individual customers.

DETAILED DESCRIPTION - A **transaction** subject deposits **money** in a bank(81). In case that the **transaction** subject deposits the **money** in the bank, the bank gives a code for automatically identifying the subject by deposit resources(82). In case that the money is directly deposited to the first server, the money is transmitted to the second server through the first server(83). The second server reads information on registration of risks by CMS(Cash Management System) codes stored in a data storage unit(84). The risk of deposit resources is estimated. In addition, the risk is transmitted and stored in the data storage unit(85). In case that it is requested to refer the risk, the risk is read from the data storage unit and output to a client device through the first server(86).

pp; 1 DwgNo 1/10

Title Terms: METHOD; MANAGE; RISK; DEPOSIT; RESOURCE; BANK

Derwent Class: T01

International Patent Class (Main): G06F-017/60

File Segment: EPI

11/5/41 (Item 34 from file: 350)
DIALOG(R)File 350:Derwent WPIX
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014341659 **Image available**
WPI Acc No: 2002-162362/200221

Method for selling and compensating insurance commodity using internet

Patent Assignee: PARK S I (PARK-I)
Inventor: PARK S I
Number of Countries: 001 Number of Patents: 001
Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
KR 2001088958	A	20010929	KR 200151404	A	20010824	200221 B

Priority Applications (No Type Date): KR 200151404 A 20010824

Patent Details:

Patent No	Kind	Lan	Pg	Main IPC	Filing Notes
KR 2001088958	A		1	G06F-017/60	

Abstract (Basic): KR 2001088958 A

NOVELTY - A method for selling and compensating an insurance commodity using the **Internet** is provided to **offer** all computer after services being operated in the term of a contract if a consumer pays an amount of **money** and **buys** an after service insurance commodity.

DETAILED DESCRIPTION - A computer insurance seller using a computer insurance seller computer classifies insurance commodities to be sold and registers insurance commodity information on a **web** site(S100). A buyer connects to a **network** and searches insurance commodities to be bought using a buyer computer(S110). Personal information as insurance commodity information, paying information(credit card number), the name, the resident registration number, and an address of the buyer is inputted(S120). Paying information and personal information of the buyer is inquired(S130). If the paying information and personal information are abnormal, the result is informed to the buyer and the transaction is terminated(S150). If the paying information and personal information are normal, the transaction is performed(S160).

pp; 1 DwgNo 1/10

Title Terms: METHOD; SELL; COMPENSATE; INSURANCE; COMMODITY

Derwent Class: T01

International Patent Class (Main): **G06F-017/60**

File Segment: EPI

11/5/42 (Item 35 from file: 350)

DIALOG(R)File 350:Derwent WPIX

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014309410 ****Image available****

WPI Acc No: 2002-130113/200217

Related WPI Acc No: 2002-179175; 2002-216140; 2003-075342; 2003-156275; 2003-228399; 2003-731323; 2003-745178

XRPX Acc No: N02-098158

Market making method for asset trading such as currency exchanges where bid and ask quotes are calculated in real time

Patent Assignee: MULLER U A (MULL-I); OLSEN R B (OLSE-I)

Inventor: MULLER U A; OLSEN R B

Number of Countries: 001 Number of Patents: 001

Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
US 20020010673	A1	20020124	US 2000200742	P	20000501	200217 B
			US 2000200743	P	20000501	
			US 2000200744	P	20000501	
			US 2001764366	A	20010118	

Priority Applications (No Type Date): US 2001764366 A 20010118; US

2000200742 P 20000501; US 2000200743 P 20000501; US 2000200744 P 20000501

Patent Details:

Patent No	Kind	Lan	Pg	Main IPC	Filing Notes
US 20020010673	A1		17	G06F-017/60	Provisional application US 2000200742

Provisional application US 2000200743

Provisional application US 2000200744

Abstract (Basic): US 20020010673 A1

NOVELTY - When quote request for currency is received from client over the **Internet**, software calculates the real time **bid** price and the real time ask price for the currency. **Bid** /ask quote is calculated based on the weighted sum of positions of the trading modules and uses the hedging method to evaluate risks.

DETAILED DESCRIPTION - An INDEPENDENT CLAIM is included for computer software.

USE - Market making (producing quotes for buying and selling prices) in an asset trading system (claimed) such as a currency market.

ADVANTAGE - Automating market making.

DESCRIPTION OF DRAWING(S) - The drawing shows the data flow of the invention.

pp; 17 DwgNo 1/8

Title Terms: MARKET; METHOD; TRADE; CURRENCY; EXCHANGE; **BID** ; ASK;

CALCULATE; REAL; TIME

Derwent Class: T01

International Patent Class (Main): **G06F-017/60**

File Segment: EPI

11/5/43 (Item 36 from file: 350)

DIALOG(R)File 350:Derwent WPIX

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014309218 **Image available**

WPI Acc No: 2002-129921/200217

XRPX Acc No: N02-097978

Transaction system for production auction in communication network uses auction processor of server to execute product auction over communication network based on stored product data and terms of option

Patent Assignee: DIS SYSTEM HANBAI KK (DISS-N); HAMADA H (HAMA-I)

Inventor: HAMADA H

Number of Countries: 002 Number of Patents: 002

Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
US 20010056394	A1	20011227	US 2000729319	A	20001205	200217 B
JP 2002007720	A	20020111	JP 2000189237	A	20000623	200219

Priority Applications (No Type Date): JP 2000189237 A 20000623

Patent Details:

Patent No	Kind	Lan	Pg	Main IPC	Filing Notes
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US 20010056394	A1		30	G06F-017/60	
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JP 2002007720	A		20	G06F-017/60	
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Abstract (Basic): US 20010056394 A1

NOVELTY - A server (1) has a product register (8) stores **auction** product data from a product registrant via a communication **network** (6). An **option** processor (9) **sells** the purchase **option** of a product at a winning **bid** price to a winning bidder among the prospective purchasers. An **auction** processor (10) presents a product **auction** on the communication **network** based on the stored **auction** product data and the terms of option.

DETAILED DESCRIPTION - INDEPENDENT CLAIMS are also included for the following:

(a) a product transaction method;

(b) and a storage medium which stores a transaction program.

USE - For production **auction** in communication **network**.

ADVANTAGE - Increases desire of persons to participate in product **auction** over communication **network** since **auction** is not **limited**

to ordinary auctions and reverse **auCTION** . Simplifies system of payment for product sold in predetermined **auCTION** over communication **network** .

DESCRIPTION OF DRAWING(S) - The figure shows the drawing of transaction system.

Server (1)
Communication **network** (6)
Product register (8)
Option processor (9)
Auction processor (10)
pp; 30 DwgNo 1/19

Title Terms: TRANSACTION; SYSTEM; PRODUCE; **AUCTION** ; COMMUNICATE; **NETWORK** ; **AUCTION** ; PROCESSOR; SERVE; EXECUTE; PRODUCT; **AUCTION** ; COMMUNICATE; **NETWORK** ; BASED; STORAGE; PRODUCT; DATA; TERM; OPTION

Derwent Class: T01

International Patent Class (Main): **G06F-017/60**

International Patent Class (Additional): G07G-001/14

File Segment: EPI

11/5/44 (Item 37 from file: 350)

DIALOG(R) File 350:Derwent WPIX

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014299669 **Image available**

WPI Acc No: 2002-120373/200216

System and method remitting money for electronic commercial transaction

Patent Assignee: JANG S D (JANG-I)

Inventor: JANG S D

Number of Countries: 001 Number of Patents: 001

Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
KR 2001082983	A	20010831	KR 20008576	A	20000222	200216 B

Priority Applications (No Type Date): KR 20008576 A 20000222

Patent Details:

Patent No	Kind	Lan Pg	Main IPC	Filing Notes
KR 2001082983	A	1	G06F-017/60	

Abstract (Basic): KR 2001082983 A

NOVELTY - A system and method remitting **money** for an **electronic commercial transaction** is provided to **offer** a secure money remitting method on an **electronic** commercial transaction by storing commodity price in a managing computer and embodying a possession right and a moving money right to a buyer and a seller together and making the buyer hold a payment until a commodity is normally received.

DETAILED DESCRIPTION - A personal computer(10) is connected to a communication **network** (10). A shopping mall server(20) is connected to the buyer personal computer(10) through the communication **network** (10) and provides a commodity information and seller information. Elements of a bank server(30) are described as follows. A receiving unit is connected to the personal computer(10) through the communication **network** (10) and informs a transaction number and receipt information to a buyer and a seller through an E-mail if buyer information, seller information, and commodity information are normally inputted. The receiving unit moves a commodity price from a buyer's account to a virtual account and holds a moving money to a seller's account. An inquiring unit registers buyer/seller information embodying a transaction number and transaction information and performs an

inquiring using the transaction number. A price movement managing unit moves the commodity price to the seller's account through a bank **network** . The price movement managing unit may move the commodity price to the buyer's account from the seller's account by a returning goods registration information if a returning goods process is completed.

pp; 1 DwgNo 1/10

Title Terms: SYSTEM; METHOD; MONEY; **ELECTRONIC** ; COMMERCIAL; TRANSACTION

Derwent Class: T01

International Patent Class (Main): **G06F-017/60**

File Segment: EPI

11/5/45 (Item 38 from file: 350)

DIALOG(R)File 350:Derwent WPIX

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014293917 **Image available**

WPI Acc No: 2002-114619/200215

Related WPI Acc No: 2002-674219

XRPX Acc No: N02-085383

An anonymous trading system for trading fungible instruments between traders, includes broker nodes capable of matching and executing a number of linked orders

Patent Assignee: ELECTRONIC BROKING SERVICES LTD (ELBR-N); EBS NOMINEES LTD (EBSN-N)

Inventor: FORWAY A; HOWORKA E R; IACCHEO S; JAIN N; MEROLD M S; NEYMAN V; SHU J; FORAY A; HOWORKA E; MEROLD M; NAMEN V

Number of Countries: 023 Number of Patents: 005

Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
WO 200198963	A2	20011227	WO 2001IB1476	A	20010622	200215 B
GB 2363876	A	20020109	GB 20011429	A	20010119	200215
AU 200176638	A	20020102	AU 200176638	A	20010622	200230
AU 766150	B	20031009	AU 200176638	A	20010622	200373
EP 1358597	A2	20031105	EP 2001954298	A	20010622	200377
			WO 2001IB1476	A	20010622	

Priority Applications (No Type Date): US 2000603389 A 20000623

Patent Details:

Patent No	Kind	Lan	Pg	Main IPC	Filing Notes
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WO 200198963	A2	E	59	G06F-017/60	
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Designated States (National): AU CN JP SG

Designated States (Regional): AT BE CH CY DE DK ES FI FR GB GR IE IT LU

MC NL PT SE TR

GB 2363876	A	G06F-017/60	
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AU 200176638	A	G06F-017/60	Based on patent WO 200198963
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AU 766150	B	G06F-017/60	Previous Publ. patent AU 200176638
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Based on patent WO 200198963

EP 1358597	A2	E	G06F-017/60	Based on patent WO 200198963
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Designated States (Regional): DE FR GB NL

Abstract (Basic): WO 200198963 A2

NOVELTY - The trading system includes trading agents (10) connected to at least one broker node (12a-12g). Each broker node provides the basic order matching and price distribution services, at least one trading agent and the broker to which it is connected include the means for matching and executing joint execution orders comprising a number of linked orders so that the linked orders are either executed together or rejected.

USE - For use as an **electronic** brokerage system providing a platform for trading at least FX spot, FRA's and Forwards and also FX Forwards, CFDs, short-dated government and/or central bank paper,

commercial bills, CDs, inter-bank deposits, commercial paper, repos, interest-rate futures, swaps, options and various tailor-made variants on these basic products.

ADVANTAGE - The ability to process compound orders improves the effectiveness of the anonymous trading system. The trading system includes the means for converting a **bid** or **offer** order for a **transaction** in a synthetic **currency** pair into a joint execution order and thus improving the flexibility of the system and increasing liquidity in given currency pairs.

DESCRIPTION OF DRAWING(S) - The figure shows the flow of messages when a new quote is entered into the trading system.

pp; 59 DwgNo 2/14

Title Terms: TRADE; SYSTEM; TRADE; FUNGIBLE; INSTRUMENT; NODE; CAPABLE; MATCH; EXECUTE; NUMBER; LINK; ORDER

Derwent Class: T01

International Patent Class (Main): **G06F-017/60**

File Segment: EPI

11/5/46 (Item 39 from file: 350)

DIALOG(R)File 350:Derwent WPIX

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014291530 **Image available**

WPI Acc No: 2002-112231/200215

Auction **method of foreign exchange on the internet**

Patent Assignee: CHOI H Y (CHOI-I); CHOI I J (CHOI-I); CHOI J W (CHOI-I)

Inventor: CHOI H Y; CHOI I J; CHOI J W

Number of Countries: 001 Number of Patents: 002

Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
KR 2001081840	A	20010829	KR 20008011	A	20000219	200215 B
KR 346646	B	20020727	KR 20008011	A	20000219	200309

Priority Applications (No Type Date): KR 20008011 A 20000219

Patent Details:

Patent No	Kind	Lan	Pg	Main IPC	Filing Notes
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KR 2001081840	A		1	G06F-017/60	
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KR 346646	B			G06F-017/60	Previous Publ. patent KR 2001081840
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Abstract (Basic): KR 2001081840 A

NOVELTY - An **auction** method of foreign exchange on the **Internet** is provided to increase the profit of users according to purchasing and sale of foreign exchange through the **Internet** .

DETAILED DESCRIPTION - Computers(31,32) of a purchaser and a seller of the foreign exchange are connected to an **Internet network** (21). An exchange server(11) of a **cyber** exchange auctioneer(10) is also connected to the **Internet network** (21) through a hub(12), a router(13) and DSU/CSU(14). Also, the exchange server(11) of a **cyber** exchange auctioneer(10) is connected to settlement servers(51,52) mounted to the transaction banks of the purchaser and the seller. Also, the exchange server(11) is a computer or a telephone(41,42) of a purchaser and a seller through PSTN(Public Switched Telephony Network)(22), thereby capable of purchasing and **selling** the **foreign exchange** through a PC communication or an ARS service.

pp; 1.DwgNo 1/10

Title Terms: **AUCTION** ; METHOD; FOREIGN; EXCHANGE

Derwent Class: T01

International Patent Class (Main): **G06F-017/60**

File Segment: EPI

11/5/47 (Item 40 from file: 350)

DIALOG(R)File 350:Derwent WPIX

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014275374 **Image available**

WPI Acc No: 2002-096076/200213

System and method for offering foreign exchange service on network

Patent Assignee: FOREX BANK CO LTD (FORE-N); FOREXBANK JH (FORE-N)

Inventor: KANG I S

Number of Countries: 001 Number of Patents: 002

Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
KR 2001078648	A	20010821	KR 20006050	A	20000209	200213 B
KR 375693	B	20030315	KR 20006050	A	20000209	200352

Priority Applications (No Type Date): KR 20006050 A 20000209

Patent Details:

Patent No	Kind	Lan Pg	Main IPC	Filing Notes
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KR 2001078648	A	1	G06F-017/60	
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KR 375693	B		G06F-017/60	Previous Publ. patent KR 2001078648
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Abstract (Basic): KR 2001078648 A

NOVELTY - A foreign exchange service system and method is provided to connect a plurality of clients and bank servers to a main server, and enable a user to perform a **foreign exchange transaction** by determining a **transaction** time while referring to exchange rate data **offered** over the **network**.

DETAILED DESCRIPTION - The system comprises a plurality of client computers(200), a plurality of bank servers(300) and a main server(400). The client computers(200) display an order request form, enable a user to input data in the form, output the order request from to the main server(400), display a message of exchange rate and output an order instruction, input by the user, to the main server(400). The bank servers(300) **offer** user account data and real foreign exchange data, and conclude the order transmitted by the client computers(200). The main server(400), connected to the client computers(200) and the bank servers(300), registers the exchange rate data at a database, transmits the order request form to the client computers(200), receives the order request form from the client computers(200), transmits the exchange rate of the bank selected by the user or the optimal exchange rate selected among the data **offered** by the banks, receives the order instruction from the client computer(200) and transmits the order instruction to a corresponding bank server(300).

pp; 1 DwgNo 1/10

Title Terms: SYSTEM; METHOD; **OFFER** ; FOREIGN; EXCHANGE; SERVICE; **NETWORK**

Derwent Class: T01

International Patent Class (Main): **G06F-017/60**

File Segment: EPI

11/5/48 (Item 41 from file: 350)

DIALOG(R)File 350:Derwent WPIX

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014142084 **Image available**

WPI Acc No: 2001-626295/200172

XRPX Acc No: N01-466881

Computer implemented online transaction system e.g. for currency ,

establishes communication channel with seller computer for transaction in response to request from user computer to change funds value in user account

Patent Assignee: CMA BUSINESS CREDIT SERVICES (CMAB-N)

Inventor: OKAMOTO S A; SCHATTAI S M; ST AMOUR F C; VON KAENEL T; ZEILE M T

Number of Countries: 096 Number of Patents: 003

Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
WO 200173708	A2	20011004	WO 2001US10643	A	20010328	200172 B
AU 200153083	A	20011008	AU 200153083	A	20010328	200208
EP 1360662	A2	20031112	EP 2001926553	A	20010328	200377
			WO 2001US10643	A	20010328	

Priority Applications (No Type Date): US 2000193172 P 20000329

Patent Details:

Patent No	Kind	Lan	Pg	Main IPC	Filing Notes
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WO 200173708	A2	E	44	G07F-019/00	
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Designated States (National): AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA CH CN CO CR CU CZ DE DK DM DZ EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ LC LK LR LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ PL PT RO RU SD SE SG SI SK SL TJ TM TR TT TZ UA UG US UZ VN YU ZA ZW

Designated States (Regional): AT BE CH CY DE DK EA ES FI FR GB GH GM GR IE IT KE LS LU MC MW MZ NL OA PT SD SE SL SZ TR TZ UG ZW

AU 200153083	A			G07F-019/00	Based on patent WO 200173708
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EP 1360662	A2	E		G07F-019/00	Based on patent WO 200173708
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Designated States (Regional): AT BE CH CY DE DK ES FI FR GB GR IE IT LI LU MC NL PT SE TR

Abstract (Basic): WO 200173708 A2

NOVELTY - An user ID information and a confirmation token from user computer, are received through a communication channel at a secure transaction service system (STSS) computer. Another communication channel is established between the STSS computer and a seller computer in response to the user's request for changing value of funds in user account. The funds value is changed at STSS computer based on information received from the seller computer.

DETAILED DESCRIPTION - An INDEPENDENT CLAIM is also included for user account fund management method.

USE - For enabling **online transactions** of **currency**, coupons, tickets, gift checks, money order, travelers' checks, concert ticket, etc. through **Internet**.

ADVANTAGE - The user's identity is verified with respect to confirmation token and user ID information received at the STSS computer, thereby enabling only a valid user to enter into the transactions, **electronically** maintain funds in the user's account, and safer **auction** or exchange purchases with another party.

DESCRIPTION OF DRAWING(S) - The figure shows the process used to securely add funds to an user account.

pp; 44 DwgNo 9/9

Title Terms: COMPUTER; IMPLEMENT; TRANSACTION; SYSTEM; CURRENCY; ESTABLISH; COMMUNICATE; CHANNEL; COMPUTER; TRANSACTION; RESPOND; REQUEST; USER; COMPUTER; CHANGE; FUND; VALUE; USER; ACCOUNT

Derwent Class: T01; T05; W01

International Patent Class (Main): G07F-019/00

International Patent Class (Additional): **G06F-017/60** ; G07F-017/42

File Segment: EPI

11/5/49 (Item 42 from file: 350)

DIALOG(R)File 350:Derwent WPIX
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014043797 **Image available**

WPI Acc No: 2001-528010/200158

Electronic commerce system and method working together with voice recognizer

Patent Assignee: EZ CALL TELECOM (EZCA-N); LEE K S (LEEK-I)

Inventor: LEE K S

Number of Countries: 001 Number of Patents: 001

Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
KR 2001025164	A	20010406	KR 200031826	A	20000609	200158 B

Priority Applications (No Type Date): KR 200031826 A 20000609

Patent Details:

Patent No	Kind	Lan	Pg	Main IPC	Filing Notes
KR 2001025164	A		1	G06F-017/60	

Abstract (Basic): KR 2001025164 A

NOVELTY - An **electronic** commerce system and method is provided to match an optimal **bidding condition** based on local data and **bidding condition** stored in a database by recognizing voice data input via a phone call, and notify a purchaser and a bidder of the optimal **bidding condition**.

DETAILED DESCRIPTION - The method comprises steps of a purchaser accessing a **home page**, and passing a member authentication process(S10), the purchaser inputting a quantity and a kind of a commodity(S20), a **bidding** company inputting a **bidding** price and a delivery method on the commodity(S30), a server notifying the **bidding** result of the **bidding** company and the purchaser via a telephone or an e-mail(S40), the purchaser remitting a money to a service operator(S50), the **bid** winning company delivering the commodity to the purchaser(S60), the service operator subtracting a **transaction** fee from the remitted **money** and paying the remaining money to the **bid** winning company(S70).

pp; 1 DwgNo 1/10

Title Terms: **ELECTRONIC** ; SYSTEM; METHOD; WORK; VOICE

Derwent Class: T01

International Patent Class (Main): **G06F-017/60**

File Segment: EPI

11/5/50 (Item 43 from file: 350)

DIALOG(R)File 350:Derwent WPIX

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014026202 **Image available**

WPI Acc No: 2001-510416/200156

Method for processing exchange of money via internet

Patent Assignee: FOREX WORLD CO LTD (FORE-N)

Inventor: KIM M C

Number of Countries: 001 Number of Patents: 001

Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
KR 2001008285	A	20010205	KR 200069216	A	20001121	200156 B

Priority Applications (No Type Date): KR 200069216 A 20001121

Patent Details:

Patent No	Kind	Lan	Pg	Main IPC	Filing Notes
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KR 2001008285 A 1 G06F-017/6011

Abstract (Basic): KR 2001008285 A

NOVELTY - A method for processing an exchange of money via the **internet** is provided to guarantee the profit, the correctness and the transparency in the transaction of the exchange thereof, by **offering** an optimum exchange **condition** to a customer and an exchange trader to enable direct **transaction** of foreign **currency** .

DETAILED DESCRIPTION - A foreign currency server for providing integrated information on an exchange rate is established. The lowest selling price and the highest buying price are extracted from the information of the exchange rate. The information on the exchange trader is stored in a database. A customer compares the data in the foreign currency server with the data in the database, and thereby selects desired exchange information. The direct transaction is made by the discussion with the selected exchange trader. The data related to the direct transaction is reported periodically to a national authority concerned.

pp; 1 DwgNo 1/10

Title Terms: METHOD; PROCESS; EXCHANGE; MONEY

Derwent Class: T01; T05

International Patent Class (Main): G06F-017/6011

File Segment: EPI

11/5/51 (Item 44 from file: 350)

DIALOG(R)File 350:Derwent WPIX

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013991698

WPI Acc No: 2001-475913/200151

XRPX Acc No: N01-352253

Method of executing transaction in computerized system by enabling order-receiving parties to designate other parties for re-brokering

Patent Assignee: XBOND CORP (XBON-N)

Inventor: HUGHES W

Number of Countries: 092 Number of Patents: 002

Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
WO 200148668	A1	20010705	WO 2000US35492	A	20001228	200151 B
AU 200127415	A	20010709	AU 200127415	A	20001228	200164

Priority Applications (No Type Date): US 2000706678 A 20001106; US 99173581 P 19991229; US 2000178049 P 20000124; US 2000201599 P 20000503

Patent Details:

Patent No Kind Lan Pg Main IPC Filing Notes

WO 200148668 A1 E 109 G06F-017/60

Designated States (National): AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA CH CN CU CZ DE DK DM DZ EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ LC LK LR LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ PL PT RO RU SD SE SG SI SK SL TJ TM TR TT TZ UA UG UZ VN YU ZA ZW

Designated States (Regional): AT BE CH CY DE DK EA ES FI FR GB GH GM GR IE IT KE LS LU MC MW MZ NL OA PT SD SE SL SZ TR TZ UG ZW

AU 200127415 A G06F-017/60 Based on patent WO 200148668

Abstract (Basic): WO 200148668 A1

NOVELTY - Method consists in allowing the parties receiving the order to designate other parties by allowing them to communicate **offers** or bids for financial instruments, determining whether a match occurs on orders from two parties and executing the transaction. The first ordering party can select whether the order is a live executable

order or a subject order. A list of parties is stored in memory using a set of rules.

DETAILED DESCRIPTION - There is an INDEPENDENT CLAIM for a computerized trading system.

USE - Method is for anonymous trading over e.g. the **Internet** through systematic use of broker-dealers and is for **trading** bonds, **currencies**, fixed income securities etc.

ADVANTAGE - Method enhances the roles of broker-dealers in securities trading systems, supports anonymous trading and automatically rebrokers orders by broker-dealers.

pp; 109 DwgNo 0/19

Title Terms: METHOD; EXECUTE; TRANSACTION; SYSTEM; ENABLE; ORDER; RECEIVE; PARTY; DESIGNATED; PARTY

Derwent Class: T01

International Patent Class (Main): **G06F-017/60**

File Segment: EPI

11/5/52 (Item 45 from file: 350)

DIALOG(R)File 350:Derwent WPIX

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013978808 **Image available**

WPI Acc No: 2001-463022/200150

Stock transaction method for funding on each estate development project

Patent Assignee: JEONG J J (JEON-I)

Inventor: JEONG J J

Number of Countries: 001 Number of Patents: 001

Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
KR 2001008020	A	20010205	KR 200065088	A	20001102	200150 B

Priority Applications (No Type Date): KR 200065088 A 20001102

Patent Details:

Patent No	Kind	Lan	Pg	Main IPC	Filing Notes
KR 2001008020	A		1	G06F-017/60	

Abstract (Basic): KR 2001008020 A

NOVELTY - A stock transaction method for an estate development project is provided to enable a construction company or an estate development company to **offer** stocks for subscriptions to draw investment **money**, and allow investors to **transact** the stocks via a public stock exchange organization.

DETAILED DESCRIPTION - A stock transaction method for an estate development project comprises the steps of allowing investors to easily access a server computer, installed in a stock exchange agent organization, via a wireless or wired terminal over the **internet** (302), the investors receiving a membership approval from the stock exchange agent organization(303), accessing a main page(304), transacting stocks by selecting a sale or a purchase menu(305,306), checking a transaction result or the balance of accounts(307), the server computer notifying the investors of each estate development proceeding state(308), and the server computer notifying the investors of various investment information(309).

pp; 1 DwgNo 1/10

Title Terms: STOCK; TRANSACTION; METHOD; ESTATE; DEVELOP; PROJECT

Derwent Class: T01

International Patent Class (Main): **G06F-017/60**

File Segment: EPI

11/5/53 (Item 46 from file: 350)
DIALOG(R)File 350:Derwent WPIX
(c) 2004 Thomson Derwent. All rts. reserv.

013948240 **Image available**
WPI Acc No: 2001-432454/200146
XRPX Acc No: N01-320493

Method of real-time commodity trading over Internet by computing stop and slippage amounts for monitor display

Patent Assignee: RFV HOLDINGS LTD (RFVH-N)
Inventor: RAYKHMAN D A
Number of Countries: 022 Number of Patents: 001
Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
WO 200127836	A1	20010419	WO 2000US27853	A	20001006	200146 B

Priority Applications (No Type Date): US 99415392 A 19991008

Patent Details:

Patent No	Kind	Lan Pg	Main IPC	Filing Notes
WO 200127836	A1	E	78 G06F-017/60	

Designated States (National): IL JP TR US

Designated States (Regional): AT BE CH CY DE DK ES FI FR GB GR IE IT LU
MC NL PT SE

Abstract (Basic): WO 200127836 A1

NOVELTY - Method consists in displaying bids and **offers** on a computer monitor, generating a trading **offer** including a trading rate or price per unit of the commodity, and the number of units of the commodity, automatically calculating a total stop amount for the trading **offer**, comparing it with the amount available in the client or trader account and transmitting a digital signal encoding the trading **offer** to multiple traders only when the total stop amount is less than that in the account. A default stop per unit of the commodity is automatically multiplied by the number of commodity units, and a prompt is displayed on the monitor for entry of the stop, **limit** and time period values, forwarded to a server computer together with the trading **offer**. The bids are displayed in one monotonic sequence on a monitor and **offers** are simultaneously displayed in a second, plus total commodity units for trading at prices identified in the bids and **offers**.

DETAILED DESCRIPTION - There are INDEPENDENT CLAIMS for (1) a general purpose digital computer and (2) a general purpose digital server computer.

USE - Method is for **trading currency** in real time over the Internet.

ADVANTAGE - Method enables anonymous trading rapidly, securely and with accurate pricing without bias.

DESCRIPTION OF DRAWING(S) - The figure shows a global computer **network** used for real-time trading of a commodity.

pp; 78 DwgNo 1/13

Title Terms: METHOD; REAL-TIME; COMMODITY; TRADE; COMPUTATION; STOP; SLIP; AMOUNT; MONITOR; DISPLAY

Derwent Class: T01

International Patent Class (Main): G06F-017/60

File Segment: EPI

11/5/54 (Item 47 from file: 350)
DIALOG(R)File 350:Derwent WPIX

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013815378 **Image available**

WPI Acc No: 2001-299590/200131

XRPX Acc No: N01-214899

Participant qualifying method in electronic trading system, involves assigning trading parameters to participant and testing their qualification, based on applied host and third party qualification test

Patent Assignee: CFPH LLC (CFPH-N)

Inventor: FRASER S A; GILBERT A C; GINSBERG P M; KIRWIN G D; LUTNICK H W; WILLIAMS M E

Number of Countries: 091 Number of Patents: 007

Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
WO 200067172	A2	20001109	WO 2000US11374	A	20000427	200131 B
AU 200046725	A	20001117	AU 200046725	A	20000427	200131
GB 2365185	A	20020213	WO 2000US11374	A	20000427	200214
			GB 200128602	A	20011129	
DE 10084542	T	20020627	DE 1084542	A	20000427	200250
			WO 2000US11374	A	20000427	
KR 2002007392	A	20020126	KR 2001713924	A	20011030	200252
CN 1359502	A	20020717	CN 2000809851	A	20000427	200268
JP 2003525480	W	20030826	JP 2000615941	A	20000427	200357
			WO 2000US11374	A	20000427	

Priority Applications (No Type Date): US 2000553423 A 20000419; US 99131992 P 19990430

Patent Details:

Patent No Kind Lan Pg Main IPC Filing Notes

WO 200067172 A2 E 100 G06F-017/60

Designated States (National): AE AG AL AM AT AU AZ BA BB BG BR BY CA CH CN CR CU CZ DE DK DM DZ EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ LC LK LR LS LT LU LV MA MD MG MK MN MW MX NO NZ PL PT RO RU SD SE SG SI SK SL TJ TM TR TT TZ UA UG UZ VN YU ZA ZW

Designated States (Regional): AT BE CH CY DE DK EA ES FI FR GB GH GM GR IE IT KE LS LU MC MW NL OA PT SD SE SL SZ TZ UG ZW

AU 200046725	A	G06F-017/60	Based on patent WO 200067172
GB 2365185	A	G06F-017/60	Based on patent WO 200067172
DE 10084542	T	G06F-017/60	Based on patent WO 200067172
KR 2002007392	A	G06F-017/60	
CN 1359502	A	G06F-017/60	
JP 2003525480	W	92 G06F-017/60	Based on patent WO 200067172

Abstract (Basic): WO 200067172 A2

NOVELTY - The host and third party qualification test are applied to participant. Based on the applied tests, qualification trading parameters are assigned to participant and tested for their qualification to trade in **electronic** trading system.

DETAILED DESCRIPTION - The participant qualification test evaluates number and amount of trades made by participant, and volatility range of prices, volume in market in which participant is participating. The party qualification to trade in **electronic** trading system is determined based upon the qualification test. INDEPENDENT CLAIMS are also included for the following:

(a) instrument creating method to be traded in **electronic** trading system;

(b) **offer** or **bid** presenting and processing method in **electronic** trading system;

(c) all-or-none order processing method in **electronic** trading system;

(d) trading commands prioritizing method in **electronic** trading system;
 (e) market requesting method in **electronic** trading system;
 (f) automatic **bid** or **offer** restoring method in **electronic** trading system;
 (g) price tying method for price difference trade in financial instrument in **electronic** trading system;
 (h) trade position rolling over method;
 (i) trade marking method to market;
 (j) **required** performance delegating method under trade
 USE - For qualifying participant in **electronic trading** system of **currencies**, securities, financial instruments, commodities and their derivatives.

ADVANTAGE - Screen display for each workstation can also be controlled using logic in connected workstation. As orders and transactions are entered in the trade system, various protocol effect the allocation of **bid / offer** control, priority generation, exclusive trading time, interactive trade management. As thirteen states are entered for various transactions, flow of orders and trades are controlled in cost efficient and error-free manner. When participant may implement **bidding**, **offering**, and trading on differently configured workstations, the protocols are universal for all participants. Thereby, precluding aggressive control of transactions in the absence of true capital commitment.

DESCRIPTION OF DRAWING(S) - The figure shows the state diagram depicting transactions between various states of an **auction** market.
 pp; 100 DwgNo 3/25

Title Terms: PARTICIPATING; QUALIFY; METHOD; **ELECTRONIC**; TRADE; SYSTEM; ASSIGN; TRADE; PARAMETER; PARTICIPATING; TEST; QUALIFY; BASED; APPLY; HOST; THIRD; PARTY; QUALIFY; TEST
 Derwent Class: T01
 International Patent Class (Main): **G06F-017/60**
 File Segment: EPI

11/5/55 (Item 48 from file: 350)

DIALOG(R)File 350:Derwent WPIX
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013663008 **Image available**
 WPI Acc No: 2001-147220/200115
 XRPX Acc No: N01-107801

Commodity trading system has principal market maker computer coupled to electronic brokerage and trading network, and is operative to automatically maintain constant bid and offer market for commodity

Patent Assignee: GARBER H B (GARB-I)

Inventor: GARBER H B

Number of Countries: 092 Number of Patents: 002

Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
WO 200104813	A1	20010118	WO 2000US18497	A	20000706	200115 B
AU 200060736	A	20010130	AU 200060736	A	20000706	200127

Priority Applications (No Type Date): US 99349885 A 19990708

Patent Details:

Patent No Kind Lan Pg Main IPC Filing Notes
 WO 200104813 A1 E 39 G06F-017/60

Designated States (National): AE AG AL AM AT AU AZ BA BB BG BR BY CA CH CN CR CU CZ DE DK DM DZ EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ LC LK LR LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ PL PT RO

RU SD SE SG SI SK SL TJ TM TR TT TZ UA UG UZ VN YU ZA ZW
Designated States (Regional): AT BE CH CY DE DK EA ES FI FR GB GH GM GR
IE IT KE LS LU MC MW MZ NL OA PT SD SE SL SZ TZ UG ZW
AU 200060736 A G06F-017/60 Based on patent WO 200104813

Abstract (Basic): WO 200104813 A1

NOVELTY - **Electronic** brokerage and trading **network** (14) is operative to receive and transmit bids and **offers** for trading commodities. Principal market maker computer is coupled to the **network** (14) and operates to automatically maintain a constant **bid** and **offer** market for a commodity, and to receive and transmit unmatched bids, **offers** and supply and execute a matching trade for such commodity.

DETAILED DESCRIPTION - An INDEPENDENT CLAIM is also included for the commodity trading method.

USE - For **electronic** trade exchange.

ADVANTAGE - Reduces risk and increases person-to-person servicing and marketing in foreign exchange market.

DESCRIPTION OF DRAWING(S) - The figure shows the block diagram of the PMM or rolling spot **currency** system of the **trading** system.

Electronic brokerage and trading **network** (14)

pp; 39 DwgNo 1/12

Title Terms: COMMODITY; TRADE; SYSTEM; PRINCIPAL; MARKET; MAKER; COMPUTER; COUPLE; **ELECTRONIC** ; TRADE; **NETWORK** ; OPERATE; AUTOMATIC; MAINTAIN; CONSTANT; **BID** ; **OFFER** ; MARKET; COMMODITY

Derwent Class: T01

International Patent Class (Main): **G06F-017/60**

File Segment: EPI

11/5/56 (Item 49 from file: 350)

DIALOG(R)File 350:Derwent WPIX

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013507062 **Image available**

WPI Acc No: 2000-679006/200066

XRPX Acc No: N00-502664

Computer based foreign exchange transaction **system**, comprises web based foreign exchange platform that calculates mid-point price for trading by reference to interbank bid / offer spread using a program

Patent Assignee: IPCO LTD (IPCO-N); BOOTH J (BOOT-I); ING D (INGD-I); LANGLEY P (LANG-I); VAN ROON M (VROO-I)

Inventor: ING D; VAN ROON M

Number of Countries: 025 Number of Patents: 004

Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
WO 200039719	A1	20000706	WO 99IB2088	A	19991229	200066 B
AU 200030683	A	20000731	AU 200030683	A	19991229	200066
CA 2257428	A1	20000629	CA 2257428	A	19981229	200066
EP 1141877	A1	20011010	EP 99964762	A	19991229	200167
			WO 99IB2088	A	19991229	

Priority Applications (No Type Date): CA 2257428 A 19981229

Patent Details:

Patent No Kind Lan Pg Main IPC Filing Notes

WO 200039719 A1 E 37 G06F-017/60

Designated States (National): AU CA CN GB JP MX US

Designated States (Regional): AT BE CH CY DE DK ES FI FR GB GR IE IT LU

MC NL PT SE

AU 200030683 A G06F-017/60 Based on patent WO 200039719

CA 2257428 A1 E G06F-017/60
EP 1141877 A1 E G06F-017/60 Based on patent WO 200039719
Designated States (Regional): AT BE CH CY DE DK ES FI FR GB GR IE IT LI
LU MC NL PT SE

Abstract (Basic): WO 200039719 A1

NOVELTY - A computer based system enabling a buyer and a seller to be efficiently matched, comprises a **web** based foreign exchange platform in which buyers and sellers post their **requirements**. A computer program in the **network** identifies, matches and effects a trade at a price which is the mid-point of the interbank **bid / offer** spread.

DETAILED DESCRIPTION - INDEPENDENT CLAIMS are also included for the following:

- (a) method of obtaining foreign exchange for a party;
- (b) method of computing the amount of foreign exchange available to a party

USE - For **buying** and **selling** foreign **currency** overseas and obtaining foreign currencies while traveling abroad or for making foreign investments.

ADVANTAGE - Since the computer based system uses for trading a mid-point price substantially independent of the parties, buyers and sellers are matched automatically in a manner that is fast, efficient, transparent and fair. As the system facilitates the direct matching of parties and counterparties, the settlement risk is reduced. Using the **on - line** system, transactions can be executed in a multitude of dimensions such as two-way, three-way, four-way, etc.

DESCRIPTION OF DRAWING(S) - The figure shows the explanatory diagram of **bid / offer** pricing for USD priced in CAD.

pp; 37 DwgNo 1/4

Title Terms: COMPUTER; BASED; FOREIGN; EXCHANGE; TRANSACTION; SYSTEM;
COMPRISE; **WEB** ; BASED; FOREIGN; EXCHANGE; PLATFORM; CALCULATE; MID;
POINT; PRICE; TRADE; REFERENCE; **BID** ; **OFFER** ; SPREAD; PROGRAM

Derwent Class: T01; T05

International Patent Class (Main): G06F-017/60

File Segment: EPI

11/5/57 (Item 50 from file: 350)

DIALOG(R)File 350:Derwent WPIX

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013439604 **Image available**

WPI Acc No: 2000-611547/200058

XRPX Acc No: N00-452885

Foreign exchange **processing system for financial transactions via Internet using programmed server**

Patent Assignee: BUYFX.COM LTD (BUYF-N); LANGLEY P J (LANG-I); BOOTH J (BOOT-I); ING D (INGD-I); LANGLEY P (LANG-I); VAN ROON M (VROO-I)

Inventor: ING D; VAN ROON M

Number of Countries: 025 Number of Patents: 004

Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
WO 200055775	A2	20000921	WO 2000GB909	A	20000313	200058 B
CA 2264351	A1	20000912	CA 2264351	A	19990312	200061
AU 200031776	A	20001004	AU 200031776	A	20000313	200101
EP 1316034	A2	20030604	EP 2000909495	A	20000313	200337
			WO 2000GB909	A	20000313	

Priority Applications (No Type Date): CA 2264351 A 19990312

Patent Details:

Patent No Kind Lan Pg Main IPC Filing Notes
WO 200055775 A2 E 61 G06F-017/60
Designated States (National): AU CA CN GB JP MX US
Designated States (Regional): AT BE CH CY DE DK ES FI FR GB GR IE IT LU
MC NL PT SE
CA 2264351 A1 E G06F-017/60
AU 200031776 A G06F-017/60 Based on patent WO 200055775
EP 1316034 A2 E G06F-017/60 Based on patent WO 200055775
Designated States (Regional): AT BE CH CY DE DK ES FI FR GB GR IE IT LI
LU MC NL PT SE

Abstract (Basic): WO 200055775 A2

NOVELTY - The system comprises of a **web** based foreign exchange platform in which parties post **requirements** . The program identifies and matches reciprocal, offsetting positions and effects a trade at a point mid-point of the interbank **bid / offer** spread.

DETAILED DESCRIPTION - An INDEPENDENT CLAIM is also included for a method of completing a **foreign exchange transaction** , a server programmed to process a **foreign exchange transaction** .

USE - For financial transactions via **Internet** .

ADVANTAGE - The system provides cross-border settlement of accounts converted to the currency of choice at exchange rates that represent the closest to fully efficient currency market.

DESCRIPTION OF DRAWING(S) - The figure shows an illustration of the mechanics and benefits of transactions netting.

pp; 61 DwgNo 5/8

Title Terms: FOREIGN; EXCHANGE; PROCESS; SYSTEM; FINANCIAL; TRANSACTION;
PROGRAM; SERVE

Derwent Class: T01

International Patent Class (Main): **G06F-017/60**

File Segment: EPI

11/5/58 (Item 51 from file: 350)

DIALOG(R)File 350:Derwent WPIX

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013016600 **Image available**

WPI Acc No: 2000-188451/200017

XRPX Acc No: N00-139960

Financial transaction dealing call system in bank, transmits received information and compressed data through individual channels of integrated services digital network

Patent Assignee: HITACHI TELECOM TECHNOLOGY CO (HISY)

Number of Countries: 001 Number of Patents: 001

Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
JP 2000032127	A	20000128	JP 98192954	A	1998070	200017 B

Priority Applications (No Type Date): JP 98192954 A 19980708

Patent Details:

Patent No Kind Lan Pg Main IPC Filing Notes
JP 2000032127 A 12 H04M-003/00

Abstract (Basic): JP 2000032127 A

NOVELTY - A digital line circuit (17) of CCU (10) receives the information from information sources (52,53). The received information and the compressed aural data, communication control data and dealing call terminal information are transmitted through individual channels

of integrated services digital **network** (ISDN). DETAILED DESCRIPTION - The remote digital line circuit (14B) acts as the interface of dealing call terminal equipment (30) at remote place.

USE - Integrated services digital **network** (ISDN) connected dealing call system is used in bank, financial **transaction** of **money** order, security, stock price information, security company.

ADVANTAGE - Since separate private line does not need to be provided, inexpensive dealing call system is **offered**. Enables reception of audio data for backup system which is built up during disaster period. DESCRIPTION OF DRAWING(S) - The figure shows the block diagram of profile of financial transaction dealing call system. (10) CCU; (14B) Remote digital line circuit; (17) Digital line circuit; (30) Call terminal equipment; (52,53) Information sources.

Dwg.1/4

Title Terms: FINANCIAL; TRANSACTION; DEAL; CALL; SYSTEM; BANK; TRANSMIT; RECEIVE; INFORMATION; COMPRESS; DATA; THROUGH; INDIVIDUAL; CHANNEL; INTEGRATE; SERVICE; DIGITAL; **NETWORK**

Derwent Class: T01; W01

International Patent Class (Main): H04M-003/00

International Patent Class (Additional): **G06F-017/60** ; H04L-012/28;

H04L-012/46; H04L-012/50; H04M-003/42; H04M-011/00

File Segment: EPI

11/5/59 (Item 52 from file: 350)

DIALOG(R)File 350:Derwent WPIX

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012999852 **Image available**

WPI Acc No: 2000-171704/200016

Related WPI Acc No: 2000-206392

XRPX Acc No: N00-127644

Commercial transaction system for providing secure payment in commercial transactions, has a financial persona server which transmits details of a transaction, and appropriate user information to a payment server for processing

Patent Assignee: 724 SOLUTIONS INC (SEVE-N)

Inventor: ERICKSON C; MCLELLAN K

Number of Countries: 001 Number of Patents: 001

Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
CA 2263777	A1	19991107	CA 2263777	A	19990301	200016 B

Priority Applications (No Type Date): CA 2237223 A 19980507

Patent Details:

Patent No	Kind	Lan	Pg	Main IPC	Filing Notes
CA 2263777	A1	E	17	G06F-017/60	

Abstract (Basic): CA 2263777 A1

NOVELTY - The commercial transaction system provides a secure method of payment between a purchaser and a merchant. A financial persona server (50) is used to store information relating to the purchaser, such as payment options. A payment server (40) is coupled to the persona server. It receives information relating to **transaction**, before requesting a payment **option** for those **offered** by the persona server. Once this is done, the transaction is processed.

DETAILED DESCRIPTION - A purchaser terminal (10) is connected to the persona server over a secure link (80), and transmits the security information identifying the user to the server. The information is typically stored on a card. The merchant server (20) is coupled (30) to

the payment server, and once the transaction is processed, to transaction is passed onto the merchant (70).

An INDEPENDENT CLAIM is included for a enabling a purchaser to select a method of payment.

USE - For facilitating a secure method of payment for commercial transactions.

ADVANTAGE - Provides a way of paying for goods / services without the need to supply credit card, or account details, thus preventing fraud on the part of the merchant. Provides a way of absolutely identifying a purchaser, and verify that he / she has the funds to purchase their goods / service.

DESCRIPTION OF DRAWING(S) - The figure shows a schematic drawing of the **electronic** transaction system.

Purchaser terminal (10)
Merchant server (20)
Interchange **network** (30)
Payment server (40)
Financial server (50)
Merchant's bank (70)
Secure link (80)
pp; 17 DwgNo 1/1

Title Terms: COMMERCIAL; TRANSACTION; SYSTEM; SECURE; PAY; COMMERCIAL;
TRANSACTION; FINANCIAL; SERVE; TRANSMIT; DETAIL; TRANSACTION; APPROPRIATE
; USER; INFORMATION; PAY; SERVE; PROCESS

Derwent Class: T01; T05

International Patent Class (Main): **G06F-017/60**

International Patent Class (Additional): G07F-019/00

File Segment: EPI

11/5/60 (Item 53 from file: 350)

DIALOG(R)File 350:Derwent WPIX

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012354002 **Image available**

WPI Acc No: 1999-160109/199914

XRPX Acc No: N99-116705

Data management system for offering the information required by a client using an open network environment e.g. internet - includes IP server that transmits offer information to client when offer information which adapts individual information is obtained

Patent Assignee: FUJITSU LTD (FUIT)

Inventor: FUKU H; NISHIMOTO A; WATANABE M

Number of Countries: 002 Number of Patents: 002

Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
JP 11017675	A	19990122	JP 97166942	A	19970624	199914 B
US 6199164	B1	20010306	US 985186	A	19980109	200115

Priority Applications (No Type Date): JP 97166942 A 19970624

Patent Details:

Patent No	Kind	Lan	Pg	Main IPC	Filing Notes
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JP 11017675	A		60	H04L-012/00	
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US 6199164	B1			G06F-011/30	
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Abstract (Basic): JP 11017675 A

NOVELTY - An IP server (14) acquires and registers a predetermined individual information in response to a transmission demand based on an access approval information, into a database. The access approval information is acquired by a search demand to a connection server (12). When an **offer** information which adapts the individual information is

obtained, the **offer** information is sent to a client (10). DETAILED DESCRIPTION - The connection server receives the access approval information during The starting time of the connection to the **internet** (16) of the client. The received access approval information is registered to the database. An INDEPENDENT CLAIM is included for the data management apparatus.

USE - For **offering** the information **required** by a client using an open **network** environment e.g. **internet** .

ADVANTAGE - Ensures reception of suitable information since information-providing point can be chosen easily. Enables updating of information e.g. stock **transactions** and **foreign - exchange transactions** . DESCRIPTION OF DRAWING(S) - The figure shows the block diagram of the data management system. (10) client; (12) connection server; (14) IP server; (16) **internet** .

Dwg.1/37

Title Terms: DATA; MANAGEMENT; SYSTEM; **OFFER** ; INFORMATION; **REQUIRE** ; CLIENT; OPEN; **NETWORK** ; ENVIRONMENT; IP; SERVE; TRANSMIT; **OFFER** ; INFORMATION; CLIENT; **OFFER** ; INFORMATION; ADAPT; INDIVIDUAL; INFORMATION ; OBTAIN

Derwent Class: T01; W01

International Patent Class (Main): G06F-011/30; H04L-012/00

International Patent Class (Additional): G06F-013/00; **G06F-017/60**

File Segment: EPI

11/5/61 (Item 54 from file: 350)

DIALOG(R) File 350:Derwent WPIX

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012182715 **Image available**

WPI Acc No: 1998-599628/199851

XRPX Acc No: N98-467018

Electronic money transaction **system** for banks, retail stores - **employs** electronic **cash box** for accommodating several SIM cards which **store current** money **value information** of customer transactions

Patent Assignee: OKI ELECTRIC IND CO LTD (OKID)

Inventor: EBARA K; IIJIMA T; JINNAI H

Number of Countries: 002 Number of Patents: 002

Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
JP 10269307	A	19981009	JP 9778017	A	19970328	199851 B
US 6059186	A	20000509	US 9848228	A	19980326	200030

Priority Applications (No Type Date): JP 9778017 A 19970328

Patent Details:

Patent No	Kind	Lan	Pg	Main IPC	Filing Notes
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JP 10269307	A		5	G06F-019/00	
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US 6059186	A			G06F-017/60	
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Abstract (Basic): JP 10269307 A

The system employs customer cards which store the **money** value information for performing **transactions** . After every **transactions** the **money** value information is updated in the customer cards.

Several SIM cards (13) which store money information are accommodated in the **electronic** cash box (6) which can be locked. The SIM cards are arranged in rows on the substrate (11).

ADVANTAGE - **Offers** efficient storage of SIM cards.

Dwg.1/5

Title Terms: **ELECTRONIC** ; MONEY; TRANSACTION; SYSTEM; BANK; RETAIL; STORAGE; EMPLOY; **ELECTRONIC** ; CASH; BOX; ACCOMMODATE; CARD; STORAGE;

CURRENT; MONEY; VALUE; INFORMATION; CUSTOMER; TRANSACTION
Derwent Class: T01; T05
International Patent Class (Main): G06F-017/60 ; G06F-019/00
International Patent Class (Additional): G07F-007/08; G07G-001/12
File Segment: EPI

11/5/62 (Item 55 from file: 350)
DIALOG(R)File 350:Derwent WPIX
(c) 2004 Thomson Derwent. All rts. reserv.

012182709 **Image available**
WPI Acc No: 1998-599622/199851
XRPX Acc No: N98-467012

Electronic money transaction system using internet - transmits
telegraphic message containing transaction information through
multiplexed routes which is then compared with specific data to judge
authenticity of transaction information

Patent Assignee: HITACHI LTD (HITA); HITACHI SOFTWARE ENG CO LTD (HISF)
Number of Countries: 001 Number of Patents: 001
Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
JP 10269301	A	19981009	JP 9775013	A	19970327	199851 B

Priority Applications (No Type Date): JP 9775013 A 19970327

Patent Details:

Patent No	Kind	Lan Pg	Main IPC	Filing Notes
JP 10269301	A	5	G06F-019/00	

Abstract (Basic): JP 10269301 A

The system performs money transaction between two terminals
(20,21) connected through a network . When the first terminal
transmits transaction information to the second terminal, a telegraphic
message containing the transaction information is transmitted to the
receiving terminal. The information received through both the routes
(22-27), is compared with predefined data to judge validity of
transaction.

USE - For retail traders, financial institution.

ADVANTAGE - Offers reliable transaction by establishing
authenticity of transaction information.

Dwg.2/3

Title Terms: ELECTRONIC ; MONEY; TRANSACTION; SYSTEM; TRANSMIT; TELEGRAPH;
MESSAGE; CONTAIN; TRANSACTION; INFORMATION; THROUGH; MULTIPLEX; ROUTE;
COMPARE; SPECIFIC ; DATA; JUDGEMENT; AUTHENTICITY; TRANSACTION;
INFORMATION

Derwent Class: P85; T01; T05; W01

International Patent Class (Main): G06F-019/00

International Patent Class (Additional): G07F-019/00; G09C-001/00;
H04L-009/32

File Segment: EPI; EngPI

11/5/63 (Item 56 from file: 350)
DIALOG(R)File 350:Derwent WPIX
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012089334 **Image available**
WPI Acc No: 1998-506245/199843
Related WPI Acc No: 1993-258886
XRPX Acc No: N98-394700

Electronic trading system connected to communication network -
announces pips amounts of bid and offer components separately with
audible pitch bid component higher than that of offer component

Patent Assignee: EBS DEALING RESOURCES INC (EBS-D-N)

Inventor: HARTHEIMER R; HOWORKA E; KLEPKA C; SHINN P

Number of Countries: 001 Number of Patents: 001

Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
US 5806050	A	19980908	US 92830408	A	19920203	199843 B
			US 9376317	A	19930611	
			US 93226511	A	19931112	

Priority Applications (No Type Date): US 93226511 A 19931112; US 92830408 A
19920203; US 9376317 A 19930611

Patent Details:

Patent No	Kind	Lan	Pg	Main IPC	Filing Notes
US 5806050	A		17	G06F-017/60	CIP of application US 92830408 CIP of application US 9376317 CIP of patent US 5375055

Abstract (Basic): US 5806050 A

The system has several trader terminals, to receive price and quantity data from traders. An audio terminal outputs the announced price to the trader. A final memory stores the last announced price. A time out unit determines the elapse of predetermined time, since announcement of last price. A price provision unit receives the current **bid** and **offers** components corresponding to current price. An alteration unit judges whether the current price is different from the last price.

An approximation unit rounds the current price to least significant digit in pips and figure portions, respectively. An announcement unit outputs pips amount if no price has been announced within first predetermined time or current price is not equal to last price. The announcement unit outputs the pips amounts of **bid** component and **offer** price separately with pitch of **bid** component higher than that of **offer** component.

USE - For **foreign exchange trading**, brokerage.

ADVANTAGE - Outputs working balance of transaction, when transaction is partially complete. Improves traders comfort by facilitating to choose price from currency type and announcement voice.

Dwg.6/6

Title Terms: **ELECTRONIC**; TRADE; SYSTEM; CONNECT; COMMUNICATE; **NETWORK**; ANNOUNCE; PIP; AMOUNT; **BID**; **OFFER**; COMPONENT; SEPARATE; AUDIBLE; PITCH; **BID**; COMPONENT; HIGH; **OFFER**; COMPONENT

Derwent Class: T01; T05

International Patent Class (Main): **G06F-017/60**

File Segment: EPI

11/5/64 (Item 57 from file: 350)

DIALOG(R)File 350:Derwent WPIX

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011881269 **Image available**

WPI Acc No: 1998-298179/199826

XRPX Acc No: N98-233216

Currency trading system using electronic brokerage and trading network - uses computers, displays and inputs, receives and sends bids and offers for trading currency, principal market computer coupled to network receives and sends bids and offers, executes currency

trades by maintaining bid and offer market

Patent Assignee: GARBER H B (GARB-I)

Inventor: GARBER H B

Number of Countries: 080 Number of Patents: 004

Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
WO 9821667	A1	19980522	WO 97US20287	A	19971110	199826 B
AU 9871815	A	19980603	AU 9871815	A	19971110	199842
US 5963923	A	19991005	US 9630584	A	19961112	199948
			US 97868200	A	19970603	
EP 1021777	A1	20000726	EP 97949378	A	19971110	200037
			WO 97US20287	A	19971110	

Priority Applications (No Type Date): US 97868200 A 19970603; US 9630584 P 19961112

Patent Details:

Patent No	Kind	Lan	Pg	Main IPC	Filing Notes
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WO 9821667	A1	E	36	G06F-015/20	
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Designated States (National): AL AM AT AU AZ BA BB BG BR BY CA CH CN CU CZ DE DK EE ES FI GB GE GH HU ID IL IS JP KE KG KP KR KZ LC LK LR LS LT LU LV MD MG MK MN MW MX NO NZ PL PT RO RU SD SE SG SI SK SL TJ TM TR TT UA UG UZ VN YU ZW

Designated States (Regional): AT BE CH DE DK EA ES FI FR GB GH GR IE IT KE LS LU MC MW NL OA PT SD SE SZ UG ZW

AU 9871815	A			G06F-015/00	Based on patent WO 9821667
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US 5963923	A			G06F-015/30	Provisional application US 9630584
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EP 1021777	A1	E		G06F-017/60	Based on patent WO 9821667
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Designated States (Regional): AT BE CH DE DK ES FI FR GB GR IE IT LI LU MC NL PT SE

Abstract (Basic): WO 9821667 A

The system includes an **electronic** brokerage and trading **network** (48) with one or more computers, display terminals and inputs. The **network** receives and transmits bids and **offers** for **trading currency**.

A principal market maker computer is coupled to the **electronic** brokerage and trading **network** to receive and transmit the bids and **offers** and execute currency trades by maintaining a **bid** and **offer** market for these currencies. A clearing facility (48) processes the currency trades executed by the principal market maker computer. Forward spread trades are allowed (28 and 30).

USE - Relates to **electronic** trade exchange system and to merger of specialist system charged with responsibility of making sized, two sided **bid** and **offer** market in traditional pit trading environment.

ADVANTAGE - Provides method and system for linking Rollinmg Spot Currency contracts with PMM specialist program.

Dwg.1/10

Title Terms: CURRENCY; TRADE; SYSTEM; **ELECTRONIC** ; TRADE; **NETWORK** ; COMPUTER; DISPLAY; INPUT; RECEIVE; SEND; **BID** ; **OFFER** ; TRADE; CURRENCY; PRINCIPAL; MARKET; COMPUTER; COUPLE; **NETWORK** ; RECEIVE; SEND; **BID** ; **OFFER** ; EXECUTE; CURRENCY; MAINTAIN; **BID** ; **OFFER** ; MARKET

Derwent Class: T01; T05

International Patent Class (Main): G06F-015/00; G06F-015/20; G06F-015/30; **G06F-017/60**

File Segment: EPI

11/5/65 (Item 58 from file: 350)

DIALOG(R)File 350:Derwent WPIX

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011606966 **Image available**

WPI Acc No: 1998-024094/199803

XRPX Acc No: N98-018636

Pseudo currency transaction system in multimedia network e.g. cable TV, multi-play game system - in which exchange of currencies is possible between host station and user terminal module by using respective accounts module and transaction module

Patent Assignee: SATO T (SATO-I)

Number of Countries: 001 Number of Patents: 001

Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
JP 9282384	A	19971031	JP 96114358	A	19960412	199803 B

Priority Applications (No Type Date): JP 96114358 A 19960412

Patent Details:

Patent No	Kind	Lan Pg	Main IPC	Filing Notes
JP 9282384	A	4	G06F-017/60	

Abstract (Basic): JP 9282384 A

The system includes a host station which communicates with a multi-play game system. An **electronic** symbol-like secondary pseudo currency which is valid only for the game **specified** by the host station, is produced. A data generation module generates data corresponding to the secondary pseudo currency. Another **electronic** symbol-like primary pseudo currency which is valid only for the system **specified** by the host station, is produced.

A data generation module generates data corresponding to the primary pseudo currency. The data of the primary and secondary **currencies** are stored individually. **Online transactions** are performed with respective accounts module. A transaction module enables exchange for various services **offered** by the host station. The accounts module, **transaction** module perform transfer of **currencies** to the user terminal module.

ADVANTAGE - Performs smooth and attractive information providing in multimedia system.

Dwg.1/3

Title Terms: PSEUDO; CURRENCY; TRANSACTION; SYSTEM; **NETWORK** ; CABLE; TELEVISION; MULTI; PLAY; GAME; SYSTEM; EXCHANGE; POSSIBILITY; HOST; STATION; USER; TERMINAL; MODULE; RESPECTIVE; ACCOUNT; MODULE; TRANSACTION ; MODULE

Derwent Class: P36; T01; T05; W04

International Patent Class (Main): **G06F-017/60**

International Patent Class (Additional): A63F-009/22; G06F-019/00; G07F-019/00

File Segment: EPI; EngPI

11/5/66 (Item 59 from file: 350)

DIALOG(R)File 350:Derwent WPIX

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009565338 **Image available**

WPI Acc No: 1993-258886/199332

Related WPI Acc No: 1998-506245

XRPX Acc No: N93-199133

Credit management for electronic brokerage system - uses computer communication network connecting traders in financial instruments for circulating anonymous price quotation based on established credit limits

Patent Assignee: CITICORP DEALING RESOURCES INC (CITI-N); FOREIGN EXCHANGE TRANSACTION SERVICES (FORE-N); EBS DEALING RESOURCES INC (EBS-D-N)

Inventor: DUNNE M F; HARTHEIMER R; TOGHER M

Number of Countries: 022 Number of Patents: 012

Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
WO 9315467	A1	19930805	WO 93US916	A	19930202	199332 B
AU 9336054	A	19930901	AU 9336054	A	19930202	199350
EP 625275	A1	19941123	EP 93904823	A	19930202	199445
			WO 93US916	A	19930202	
US 5375055	A	19941220	US 92830408	A	19920203	199505
AU 658490	B	19950413	AU 9336054	A	19930202	199524
JP 7506916	W	19950727	JP 93513493	A	19930202	199538
			WO 93US916	A	19930202	
EP 625275	B1	19970416	EP 93904823	A	19930202	199720
			WO 93US916	A	19930202	
DE 69309905	E	19970522	DE 609905	A	19930202	199726
			EP 93904823	A	19930202	
			WO 93US916	A	19930202	
ES 2103467	T3	19970916	EP 93904823	A	19930202	199744
SG 46664	A1	19980220	SG 967621	A	19930202	199822
CA 2129250	C	19990608	CA 2129250	A	19930202	199941
			WO 93US916	A	19930202	
US 6014627	A	20000111	US 92830408	A	19920203	200010
			US 94324843	A	19941018	
			US 96665594	A	19960618	

Priority Applications (No Type Date): US 92830408 A 19920203; US 94324843 A 19941018; US 96665594 A 19960618

Cited Patents: Jnl.Ref; EP 399850; EP 512702; US 4942616

Patent Details:

Patent No	Kind	Lan	Pg	Main IPC	Filing Notes
WO 9315467	A1	E	36	G06F-015/24	
					Designated States (National): AU CA JP US
					Designated States (Regional): AT BE CH DE DK ES FR GB GR IE IT LU MC NL PT SE
US 6014627	A			G06F-019/00	Cont of application US 92830408 Cont of application US 94324843 Cont of patent US 5375055
AU 9336054	A			G06F-015/24	Based on patent WO 9315467
EP 625275	A1	E	2	G06F-015/24	Based on patent WO 9315467
					Designated States (Regional): AT BE CH DE DK ES FR GB GR IE IT LI LU MC NL PT SE
US 5375055	A		16	G06F-015/21	
AU 658490	B			G06F-015/24	Previous Publ. patent AU 9336054 Based on patent WO 9315467
JP 7506916	W		17	G06F-017/60	Based on patent WO 9315467
EP 625275	B1	E	24	G06F-017/60	Based on patent WO 9315467
					Designated States (Regional): AT BE CH DE DK ES FR GB GR IE IT LI LU MC NL PT SE
DE 69309905	E			G06F-017/60	Based on patent EP 625275 Based on patent WO 9315467
ES 2103467	T3			G06F-017/60	Based on patent EP 625275
CA 2129250	C	E		G06F-017/60	Based on patent WO 9315467
SG 46664	A1			G06F-015/24	

Abstract (Basic): WO 9315467 A

An anonymous trading system for trading in financial instruments e.g. foreign **currencies** between several **trading** floors with terminals (WS) on each floor circulates **bid** and/or **offer** prices to and from those counter-parties with which each floor is eligible to

deal. It also maintains the anonymity of the potential counter-party and the confidentiality of any **specific** credit **limitations** (MAN,ARB) imposed by the anonymous counter-party. Dealable price information (MD) based on the above is calculated and passed to the terminals on at least one floor where the level of credit is currently available on a bilateral basis both from and to that floor.

ADVANTAGE - Sensitive client credit **limit** data is kept secure by being stored only at access node associated with client and only yes/no indication of whether client is willing to transact business with partic. counter-party is transmitted to other nodes of **network** .

Dwg.1/6

Title Terms: CREDIT; MANAGEMENT; **ELECTRONIC** ; SYSTEM; COMPUTER;
COMMUNICATE; **NETWORK** ; CONNECT; FINANCIAL; INSTRUMENT; CIRCULATE; PRICE;
QUOTATION; BASED; ESTABLISH; CREDIT; **LIMIT**

Derwent Class: T01

International Patent Class (Main): G06F-015/21; G06F-015/24; **G06F-017/60** ;
G06F-019/00

International Patent Class (Additional): G06F-019/00

File Segment: EPI

Set	Items	Description
S1	71	AU=(RODGERS K? OR RODGERS, K?)
S2	142710	OPTION? ? OR CURRENCY OR CURRENCIES OR FOREIGN()EXCHANGE
S3	74518	TRADING OR TRANSACT? OR SELL? ? OR SELLING OR BUY? ? OR BU- YING
S4	172840	AUCTION OR BID OR BIDDING OR OFFER?
S5	602025	ONLINE OR ON()LINE OR INTERNET OR INTRANET OR EXTRANET OR - WEB? OR HOMEPAGE OR HOME()PAGE OR NETWORK? OR PORTAL? OR WWW - OR CYBER? OR LAN OR WAN OR ELECTRONIC?
S6	1438711	CONSTRAIN? OR LIMIT? OR CONDITION? OR FACTOR? ? OR CRITERI? OR SPECIF? OR REQUIR?
S7	1769	S2(3N)S3
S8	338	S7(15N)S5
S9	68	S8(S)S4
S10	63	S8(15N)S6
S11	39	S9(S)S6
S12	24	S10(S)S4
S13	36	(S11 OR S12) AND IC=G06F-017/60

? show file

File 348:EUROPEAN PATENTS 1978-2004/Jan W05

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File 349:PCT FULLTEXT 1979-2002/UB=20040205,UT=20040129

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13/3,K/1 (Item 1 from file: 348)
DIALOG(R)File 348:EUROPEAN PATENTS
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01030324

MOBILE ELECTRONIC COMMERCE SYSTEM
MOBILES ELEKTRONISCHES HANDELSSYSTEM
SYSTEME DE COMMERCE ELECTRONIQUE MOBILE

PATENT ASSIGNEE:

MATSUSHITA ELECTRIC INDUSTRIAL CO., LTD, (216884), 1006, Oaza-Kadoma,
Kadoma-shi, Osaka 571-0000, (JP), (Applicant designated States: all)

INVENTOR:

TAKAYAMA, Hisashi, 21-22, Matsubara 4-chome, Setagaya-ku, Tokyo 156-0043,
(JP)

LEGAL REPRESENTATIVE:

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PATENT (CC, No, Kind, Date): EP 950968 A1 991020 (Basic)
WO 9909502 990225

APPLICATION (CC, No, Date): EP 98937807 980813; WO 98JP3608 980813

PRIORITY (CC, No, Date): JP 97230564 970813

DESIGNATED STATES: DE; FR; GB

INTERNATIONAL PATENT CLASS: **G06F-017/60**

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Total word count - document B			0
Total word count - documents A + B			177585

INTERNATIONAL PATENT CLASS: **G06F-017/60**

...SPECIFICATION Thereafter, the service means installs a program for the
electronic negotiable card in the different **electronic** wallet.

As a result, an **electronic** negotiable card can be transferred.

According to the invention cited in claim 6, the **electronic** wallet
transmits to the service means, via the wireless communication means, an
installation number to...

13/3,K/2 (Item 1 from file: 349)
DIALOG(R)File 349:PCT FULLTEXT
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01004318 **Image available**

SYSTEMS AND METHODS FOR CONDUCTING ELECTRONIC COMMERCE TRANSACTIONS
REQUIRING MICROPAYMENT
SYSTEMES ET PROCEDES PERMETTANT D'EFFECTUER DES TRANSACTIONS DE COMMERCE
ELECTRONIQUE NECESSITANT UN MICROPAIEMENT

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Patent and Priority Information (Country, Number, Date):

Patent: WO 200334310 A1 20030424 (WO 0334310)

Application: WO 2002US25354 20020807 (PCT/WO US0225354)

Priority Application: US 2001311446 20010809; US 200257420 20020125

Designated States: AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA CH CN CO CR CU

CZ DE DK DM DZ EC EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP

KR KZ LC LK LR LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ OM PH PL PT RO

RU SD SE SG SI SK SL TJ TM TN TR TT TZ UA UG UZ VC VN YU ZA ZM ZW

(EP) AT BE BG CH CY CZ DE DK EE ES FI FR GB GR IE IT LU MC NL PT SE SK TR

(OA) BF BJ CF CG CI CM GA GN GQ GW ML MR NE SN TD TG

(AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZM ZW

(EA) AM AZ BY KG KZ MD RU TJ TM

Publication Language: English

Filing Language: English

Fulltext Word Count: 30794

Main International Patent Class: **G06F-017/60**

Fulltext Availability:

Detailed Description

Detailed Description

... such as credit card number, bank account information, phone number, address, etc., that the vendor **requires**. Information on each user also includes the user's preferred method of payment for tokens. Users may register for multiple micropayment user accounts, with each account being **transacted** on a different **currency** and different language. For example, users may open a
- 47
micropayment user account to purchase **electronic** tokens with U.S. dollars for use in English web sites operated in the U...

13/3,K/3 (Item 2 from file: 349)

DIALOG(R)File 349:PCT FULLTEXT

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00963611 **Image available**

EXTENDED WEB ENABLED MULTI-FEATURED BUSINESS TO BUSINESS COMPUTER SYSTEM FOR RENTAL VEHICLE SERVICES

SYSTEME INFORMATIQUE INTERENTREPRISES A ELEMENTS MULTIPLES A ACCES INTERNET POUR SERVICES DE LOCATION DE VEHICULES

Patent Applicant/Assignee:

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Patent and Priority Information (Country, Number, Date):
Patent: WO 200297700 A2 20021205 (WO 0297700)
Application: WO 2001US51431 20011019 (PCT/WO US0151431)
Priority Application: US 2000694050 20001020
Parent Application/Grant:
Related by Continuation to: US 2000694050 20001020 (CIP)
Designated States: AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA CH CN CO CR CU
CZ DE DK DM DZ EC EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP
KR KZ LC LK LR LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ PH PL PT RO RU
SD SE SG SI SK SL TJ TM TR TT TZ UA UG US UZ VN YU ZA ZW
(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE TR
(OA) BF BJ CF CG CI CM GA GN GQ GW ML MR NE SN TD TG
(AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZW
(EA) AM AZ BY KG KZ MD RU TJ TM
Publication Language: English
Filing Language: English
Fulltext Word Count: 237932

Main International Patent Class: **G06F-017/60**

Fulltext Availability:

Detailed Description

Detailed Description

... SpecialInstructions:

IfSpecWlnstructionse)dstforyourBiliToCustomerNumber, they wiU be
displayed.

2. Callback Type: A "Callback" is a service **offered** to all customers.
The rental branch personnel places calls to Body Shops and Service
Departments...

13/3,K/4 (Item 3 from file: 349)
DIALOG(R)File 349:PCT FULLTEXT
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00962472

FINANCIAL MARKET TRADING SYSTEM

SYSTEME DE TRANSACTION SUR LES MARCHES FINANCIERS

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Patent and Priority Information (Country, Number, Date):

Patent: WO 200295638 A2 20021128 (WO 0295638)
Application: WO 2002GB2354 20020520 (PCT/WO GB0202354)
Priority Application: GB 200112181 20010518
Designated States: AE AG AL AM AT (utility model) AT AU AZ BA BB BG BR BY
BZ CA CH CN CO CR CU CZ (utility model) CZ DE (utility model) DE DK
(utility model) DK DM DZ EC EE (utility model) EE ES FI (utility model)
FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ LC LK LR LS LT LU
LV MA MD MG MK MN MW MX MZ NO NZ OM PH PL PT RO RU SD SE SG SI SK
(utility model) SK SL TJ TM TN TR TT TZ UA UG US UZ VN YU ZA ZM ZW
(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE TR
(OA) BF BJ CF CG CI CM GA GN GQ GW ML MR NE SN TD TG
(AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZM ZW
(EA) AM AZ BY KG KZ MD RU TJ TM
Publication Language: English
Filing Language: English
Fulltext Word Count: 9975

Main International Patent Class: G06F-017/60

Fulltext Availability:
Detailed Description

Detailed Description

... computer-based matching systems for party and
counterparty exchanges. Parties and counterparties may post their
requirements with a central server over the **Internet** using a **Web**
browser at a
client terminal. The system enables consumers to obtain **foreign**
exchange
transactions directly with other consumers thereby cutting out the
Interbank foreign exchange market. A trade can be identified which is at
the mid-point
of the Interbank **bid / offer** spread. The invention disclosed in these
two
documents cannot be used by the banks themselves...

13/3,K/5 (Item 4 from file: 349)

DIALOG(R)File 349:PCT FULLTEXT
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00952628 **Image available**

**CENTRALIZED NEGOCIATION AND OFFER SYSTEM AND RESPECTIVE OPERATIONAL METHODS
OF OFFER, BUSINESSES AND MERCANTILE ACTIVITIES PROCESS APPLIED TO
PRODUCTIVE SECTORS**

**SYSTEME DE NEGOCIATIONS ET D'OFFRES CENTRALISE ET PROCEDES OPERATIONNELS
D'ACTIVITES D'OFFRES, DE REALISATION D'AFFAIRES ET DE TRANSACTIONS
COMMERCIALES APPLIQUEES A LA PRODUCTIVITE**

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 Patent and Priority Information (Country, Number, Date):
 Patent: WO 200286774 A1 20021031 (WO 0286774)
 Application: WO 2001BR135 20011025 (PCT/WO BR0100135)
 Priority Application: BR 20011836 20010423
 Designated States: AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA CH CN CO CR CU
 CZ DE DK DM DZ EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR
 KZ LC LK LR LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ PL PT RO RU SD SE
 SG SI SK SL TJ TM TR TT TZ UA UG US UZ VN YU ZA ZW
 (EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE TR
 (OA) BF BJ CF CG CI CM GA GN GQ GW ML MR NE SN TD TG
 (AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZW
 (EA) AM AZ BY KG KZ MD RU TJ TM
 Publication Language: English
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 Fulltext Word Count: 12651
 Main International Patent Class: **G06F-017/60**
 Fulltext Availability:
 Detailed Description

Detailed Description
 ... following steps.

- a) The Seller (5), from his/her business strategies decides releasing a selling **offer** for goods, on electronic floor at the CNS;
- b) The Seller alters or keeps the characteristics and **conditions** of the pre-sale; c) The Seller changes at the CNS the pre-sale **offer** status to "selling on waiting state" to "sale", authorizing its admission at the floor as strong **offer** ; d) The Purchaser (6) settles the negotiation in the original price **offered** by the Seller or makes the counterproposal if the **condition** is allowed by the Seller;
- e) The CNS makes available the **electronic** floor;
- io f) By the arriving order, the Purchaser (6), exercises the **buying options** by the business **conditions** established by the Seller;
- g) The CNS register the settlement of the business carried out...a floor as strong offer;
- d) The Sellers (5) accomplish the counter-offer if the **conditions** is allowed by the Purchaser;
- e) The CNS makes the **electronic** floor available;
- f) The Seller (5), through incoming order, chooses the **selling options** under the business **conditions** established by the Purchaser;
- g) The CNS register the accomplished business settlement between the parties...

13/3,K/6 (Item 5 from file: 349)
 DIALOG(R)File 349:PCT FULLTEXT
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00902206

METHOD AND SYSTEM TO ENABLE A FIXED PRICE PURCHASE WITHIN AN ONLINE AUCTION ENVIRONMENT

PROCEDE ET SYSTEME PERMETTANT UN ACHAT A UN PRIX FIXE DANS UN ENVIRONNEMENT DE VENTE AUX ENCHERES EN LIGNE

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Patent and Priority Information (Country, Number, Date):

Patent: WO 200235427 A1 20020502 (WO 0235427)

Application: WO 2001US31012 20011002 (PCT/WO US0131012)

Priority Application: US 2000242729 20001023; US 2001820574 20010328

Designated States: AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA CH CN CO CR CU

CZ DE DK DM DZ EC EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP

KR KZ LC LK LR LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ PH PL PT RO RU

SD SE SG SI SK SL TJ TM TR TT TZ UA UG US UZ VN YU ZA ZW

(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE TR

(OA) BF BJ CF CG CI CM GA GN GQ GW ML MR NE SN TD TG

(AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZW

(EA) AM AZ BY KG KZ MD RU TJ TM

Publication Language: English

Filing Language: English

Fulltext Word Count: 4990

Main International Patent Class: **G06F-017/60**

Fulltext Availability:

Detailed Description

Detailed Description

... process or the auction purchase process.

DETAILED DESCRIPTION

A method and system for providing an **option** to **sell** and **buy** at a pre- **auction** seller determined price in an **Internet** -based **auction** facility are described. In the following description, for purposes of explanation, numerous **specific** details are set forth in order to provide a thorough understanding of the present invention...

...to one skilled in the art that the present invention may be practiced without these **specific** details.

Termino!gZ@@

For the purposes of the present specification, the term "transaction" shall be...

13/3,K/7 (Item 6 from file: 349)

DIALOG(R)File 349:PCT FULLTEXT

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00892292

SYSTEM DESIGN FOR E-BUSINESS AND ACCESS TO THE SOURCES

CONCEPTION DE SYSTEME POUR LE COMMERCE ELECTRONIQUE ET L'ACCES AUX SOURCES

Patent Applicant/Inventor:

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(Nationality)

Legal Representative:

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Patent and Priority Information (Country, Number, Date):

Patent: WO 200225509 A2 20020328 (WO 0225509)

Application: WO 2001CZ51 20010920 (PCT/WO CZ0100051)

Priority Application: CZ 20003501 20000921

Designated States: AE AU BG BR CA CN EE HR HU ID IL IN IS JP KP KR LV MX NO

NZ PL RO RU SG SI SK TR

(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE TR

Publication Language: English

Filing Language: English

Fulltext Word Count: 7687

Main International Patent Class: **G06F-017/60**

Fulltext Availability:

Detailed Description

Detailed Description

... Travel agencies

4 2. Individual holidays - domestic

4 3. Individual holidays - abroad

4 4. Special **offers**

Geographical information

4 1. Continents, areas, countries - information

2. Cities -information 15

4 3. Places...

...drivers

4 1. Traffic regulations

4 2. Information for j ourneys abroad

4 3. Road **conditions**

4 4. Border crossings, ferries

4 5. Route search

4 6. Car hire offices

Legal information for journeys and sojourns

4 1. Travel formalities

4 2. Health **requirements** (vaccination, etc.)

4 3. Veterinary rules for travel

4 4. Special local legal regulations

4...

...Trade Laws

5 3. Tax Laws

General information by entry (choose from register and further **specification** of the term)

6. Finance

6 1. Bank (contact with Client's Bank)

Bank information (prices and **offer** of banking services)

Exchange rates

6 1. Foreign **currencies**

6 2. Securities **trading**

6 3. Conu-nodity exchanges

Investment (prices and **offer** of services)

On - line investor (special service of the system)

Credits - **offers**

6 1. Leasing

6 2. Hire-purchase system

6 3. Cash

Current account control (automatic...

...Animals

- 9 5. Furniture and domestic appliances
- 9 6. Machines and equipment
- 9 7. Others

Offers and requirements

- 9 1. Employment
- 9 2. Services

Example of user screen lay-out.

As is clear...

13/3,K/8 (Item 7 from file: 349)

DIALOG(R)File 349:PCT FULLTEXT

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00870068

**TIER-DRIVEN REVERSE AUCTION SYSTEM AND METHOD FOR ELECTRONIC COMMERCE
PROCEDE ET SYSTEME DE MISE AUX ENCHERES INVERSEE PAR CATEGORIE POUR
COMMERCE ELECTRONIQUE**

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Patent and Priority Information (Country, Number, Date):

Patent: WO 200203287 A1 20020110 (WO 0203287)

Application: WO 2000US41391 20001020 (PCT/WO US0041391)

Priority Application: US 2000609655 20000630

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DE DK DM DZ EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ

LC LK LR LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ PL PT RO RU SD SE SG

SI SK SL TJ TM TR TT TZ UA UG US UZ VN YU ZA ZW

(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE

(OA) BF BJ CF CG CI CM GA GN GW ML MR NE SN TD TG

(AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZW

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Publication Language: English

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Fulltext Word Count: 7860

Main International Patent Class: **G06F-017/60**

Fulltext Availability:

Detailed Description

Claims

Detailed Description

... now received the product from another dealer.

A thiru aspect of the invention presents the **web** site user with

options to " **buy** locaP or use the " **bid** wheel" option. The " **bid** wheel" refers to the tier-driven process described above, alluding to the concentric tier regions forming an image like a wheel. Using the " **buy** locaP" **option** , the **web** site server identifies D/A's geographically close to the customer who have listed the product category, or **specific** product SKU, requested by the customer. The server provides a picture of the local D...

...A need not maintain its own web site to participate in this system. Under the " **bid** wheel" option, the central site provides a tier-driven reverse **auction** system as described above, defining incrementally expanding tiers to meet the customer's **requirement** .

A fourth aspect of the present invention is directed to a process for enlisting retailers...

Claim

... customer via the Internet so as to allow the customer to select one of the **specific** products listed on the **web** site; the software means providing to the customer at least the following two **options** for **transaction** mechanisms: a first, local option to assist the customer in purchasing the selected product from...

...customer; and a second, bidwheel option to enable the customer to receive a lowest price **bid** on the selected product from a selected **bid** community of merchants via a tier-driven reverse **auction** process.

16 A system according to claim 15 wherein the tier-driven reverse auction process...

13/3,K/9 (Item 8 from file: 349)

DIALOG(R) File 349:PCT FULLTEXT

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00865390 **Image available**

SYSTEM AND METHOD FOR MULTIPLE CURRENCY TRANSACTIONS

SYSTEME ET PROCEDE DE TRANSACTIONS EN MONNAIES MULTIPLES

Patent Applicant/Assignee:

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Patent and Priority Information (Country, Number, Date):

Patent: WO 200198969 A2 20011227 (WO 0198969)
Application: WO 2001IL558 20010619 (PCT/WO IL0100558)
Priority Application: US 2000597461 20000619
Designated States: AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA CH CN CO CR CU
CZ DE DE (utility model) DK DM DZ EC EE ES FI GB GD GE GH GM HR HU ID IL
IN IS JP KE KG KP KR KZ LC LK LR LS LT LU LV MA MD MG MK MN MW MX MZ NO
NZ PL PT RO RU SD SE SG SI SK SL TJ TM TR TT TZ UA UG US UZ VN YU ZA ZW
(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE TR
(OA) BF BJ CF CG CI CM GA GN GW ML MR NE SN TD TG
(AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZW
(EA) AM AZ BY KG KZ MD RU TJ TM
Publication Language: English
Filing Language: English
Fulltext Word Count: 10170

Main International Patent Class: G06F-017/60

Fulltext Availability:

Detailed Description

Detailed Description

... 1 is a schematic block diagram of a background art system for a typical single **currency online transaction**, as such a transaction is currently performed according to the background art.

In a typical **online** transaction 10, a seller 12 and a buyer 14 negotiate online to exchange goods or...

...it is meant that communication is performed through an electronic communication medium, including but not **limited** to, telephone voice communication through the PSTN (public switched telephone network), cellular telephones or a...

...and through markup language documents; online auctions and 13213 exchanges allowing consumers and businesses to **bid**, quote and trade goods and services online; exchanging messages through e-mail (electronic mail), messaging...

13/3,K/10 (Item 9 from file: 349)

DIALOG(R)File 349:PCT FULLTEXT

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00843149

E-COMMERCE FOREIGN EXCHANGE METHOD AND APPARATUS

PROCEDE ET APPAREIL D'OPERATIONS SUR DEVICES PAR COMMERCE ELECTRONIQUE

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Legal Representative:

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Patent and Priority Information (Country, Number, Date):
Patent: WO 200175752 A2 20011011 (WO 0175752)
Application: WO 2001US6188 20010226 (PCT/WO US0106188)
Priority Application: US 2000542316 20000404
Designated States: AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA CH CN CR CU CZ
DE DK DM DZ EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ
LC LK LR LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ PL PT RO RU SD SE SG
SI SK SL TJ TM TR TT TZ UA UG UZ VN YU ZA ZW
(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE TR
(OA) BF BJ CF CG CI CM GA GN GW ML MR NE SN TD TG
(AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZW
(EA) AM AZ BY KG KZ MD RU TJ TM
Publication Language: English
Filing Language: English
Fulltext Word Count: 19361

Main International Patent Class: **G06F-017/60**
Fulltext Availability:
Detailed Description

Detailed Description

... dealers that will receive quotes at step 512 meet one or more of the following **requirements** : (1) **online** and ready to trade, (2) **trading** in **bid currency** ; (3) credit relationship with customer; (4) latency and QoS guarantees being met; and/or (5) follow supplied rules for customer and dealer, e.g. dealer is **limited** to USD Z in trades per day, etc.

1 0 At step 512, the request...

13/3,K/11 (Item 10 from file: 349)
DIALOG(R)File 349:PCT FULLTEXT
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00843148

USER INTERFACE FOR FOREIGN EXCHANGE EXECUTION
INTERFACE UTILISATEUR POUR L'EXECUTION DE CHANGE DE DEVICES

Patent Applicant/Assignee:

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US (Nationality)

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Legal Representative:

PARK Richard (agent), 508 2nd Street, Suite 201, Davis, CA 95616, US,
Patent and Priority Information (Country, Number, Date):
Patent: WO 200175751 A2 20011011 (WO 0175751)
Application: WO 2001US6187 20010226 (PCT/WO US0106187)
Priority Application: US 2000542373 20000404
Designated States: AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA CH CN CR CU CZ

DE DK DM DZ EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ
LC LK LR LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ PL PT RO RU SD SE SG
SI SK SL TJ TM TR TT TZ UA UG UZ VN YU ZA ZW

(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE TR

(OA) BF BJ CF CG CI CM GA GN GW ML MR NE SN TD TG

(AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZW

(EA) AM AZ BY KG KZ MD RU TJ TM

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Fulltext Word Count: 19693

Main International Patent Class: G06F-017/60

Fulltext Availability:

Detailed Description

Detailed Description

... dealers that will receive quotes at step 512 meet one or more of the following **requirements** : (1) **online** and ready to trade, (2) **trading** in **bid currency** ; (3) credit relationship with customer; (4) latency and QoS guarantees being met; and/or (5) follow supplied rules for customer and dealer, e.g. dealer is **limited** to USD Z in trades per day, etc.

1 0 At step 512, the request...

13/3,K/12 (Item 11 from file: 349)

DIALOG(R)File 349:PCT FULLTEXT

(c) 2004 WIPO/Univentio. All rts. reserv.

00842056 **Image available**

**METHOD AND APPARATUS FOR FOREIGN EXCHANGE EXECUTION OVER A NETWORK
PROCEDE ET APPAREIL D'OPERATIONS DE CHANGE SUR RESEAU**

Patent Applicant/Assignee:

CURRENEX INC, 3565 Haven Ave., Menlo Park, CA 94025, US, US (Residence),
US (Nationality)

Inventor(s):

ARROTT Matthew, 1503 Escobita Ave., Palo Alto, CA 94306, US,
BRAM Alan, 431 Eureka St., San Francisco, CA 94114, US,
KLECKNER James, 1855 Cowper St., Palo Alto, CA 94301, US,
KOPF George, 1132 Paloma Ave. #1, Burlingame, CA 94010, US,
MIREK Lori, 3 Brady Pl., Menlo Park, CA 94025, US,
SANBORN Ted, 17 West Elm St., Darien, CT 06820, US,
SPECHT William, 895 W. Olive Ave., Sunnyvale, CA 94086, US,
STRELLIS Eric, 1107 Ordway St., Albany, CA 94706, US,
WALKER Jeffrey, 90 Knollwood Ln., New Canaan, CT 06840, US,
WENTZ Larry, 62 West Garden Rd., Larchmont, NY 10538, US,
YOUNG Kevin, 2000 Trousdale Dr. Apt. 205, Burlingame, CA 94010, US,

Legal Representative:

PARK Richard (agent), 508 2nd Street, Suite 201, Davis, CA 95616, US,

Patent and Priority Information (Country, Number, Date):

Patent: WO 200175753 A2 20011011 (WO 0175753)

Application: WO 2001US6189 20010226 (PCT/WO US0106189)

Priority Application: US 2000542379 20000404

Designated States: AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA CH CN CR CU CZ

DE DK DM DZ EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ
LC LK LR LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ PL PT RO RU SD SE SG
SI SK SL TJ TM TR TT TZ UA UG UZ VN YU ZA ZW

(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE TR
(OA) BF BJ CF CG CI CM GA GN GW ML MR NE SN TD TG

(AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZW

(EA) AM AZ BY KG KZ MD RU TJ TM
Publication Language: English
Filing Language: English
Fulltext Word Count: 19327

Main International Patent Class: **G06F-017/60**

Fulltext Availability:

Detailed Description

Detailed Description

... will receive quotes at step 512 meet one or more of the following I 0
requirements : (1) **online** and ready to trade, (2) **trading** in **bid**
currency ; (3) credit relationship with customer; (...met; and/or (5)
follow supplied rules for customer and dealer, e.g. dealer is **limited**
to USD Z in trades per day, etc.

At step 512, the request is sent...

13/3,K/13 (Item 12 from file: 349)

DIALOG(R) File 349:PCT FULLTEXT

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00841981 **Image available**

SYSTEM FOR MULTI-BID FOREIGN EXCHANGE WORKFLOW AUTOMATION

**SYSTEME PERMETTANT L'AUTOMATISATION DU PROCESSUS DE CHANGE DE DEVISES A
OFFRES MULTIPLES**

Patent Applicant/Assignee:

CURRENEX INC, 3565 Haven Ave., Menlo Park, CA 94025, US, US (Residence),
US (Nationality)

Inventor(s):

MIREK Lori, 3 Brady Pl., Menlo Park, CA 94025, US,
WENTZ Larry, 62 West Garden Rd., Larchmont, NY 10538, US,
KLECKNER James, 1855 Cowper St., Palo Alto, CA 94301, US,
SPECHT William, 895 W. Olive Ave., Sunnyvale, CA 94086, US,
ARROTT Matthew, 1503 Escobita Ave., Palo Alto, CA 94306, US,
BRAM Alan, 431 Eureka St., San Francisco, CA 94114, US,
STRELLIS Eric, 1107 Ordway St., Albany, CA 94706, US,
SANBORN Ted, 17 West Elm St., Darien, CT 06820, US,
WALKER Jeffrey, 90 Knollwood Ln., New Canaan, CT 06840, US,
KOPF George, 1132 Paloma Ave. #1, Burlingame, CA 94010, US,
YOUNG Kevin, 2000 Trousdale Dr. Apt. 205, Burlingame, CA 94010, US,

Legal Representative:

PARK Richard (agent), 508 2nd Street, Suite 201, Davis, CA 95616, US,

Patent and Priority Information (Country, Number, Date):

Patent: WO 200175658 A2 20011011 (WO 0175658)

Application: WO 2001US6186 20010226 (PCT/WO US0106186)

Priority Application: US 2000543090 20000404

Designated States: AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA CH CN CR CU CZ

DE DK DM DZ EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ

LC LK LR LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ PL PT RO RU SD SE SG

SI SK SL TJ TM TR TT TZ UA UG UZ VN YU ZA ZW

(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE TR

(OA) BF BJ CF CG CI CM GA GN GW ML MR NE SN TD TG

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Filing Language: English

Fulltext Word Count: 18539

Main International Patent Class: **G06F-017/60**

Fulltext Availability:

Detailed Description

Detailed Description

... dealers that will receive quotes at step 512 meet one or more of the following **requirements** : (1) **online** and ready to trade, (2) **trading** in **bid currency** ; (3) credit relationship with customer; (4) latency and QoS guarantees being met; and/or (5) 1 0 follow supplied rules for customer and dealer, e.g. dealer is **limited** to USD Z in trades per day, etc.

At step 512, the request is sent...

13/3,K/14 (Item 13 from file: 349)

DIALOG(R)File 349:PCT FULLTEXT

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00830836

METHOD OF AND SYSTEM FOR MITIGATING RISK ASSOCIATED WITH SETTLING OF FOREIGN EXCHANGE AND OTHER PAYMENTS-BASED TRANSACTIONS
PROCEDE ET SYSTEME DE LIMITATION DU RISQUE ASSOCIE AU CHANGE ET A D'AUTRES OPERATIONS A BASE DE PAIEMENTS

Patent Applicant/Inventor:

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(Residence), US (Nationality)

Legal Representative:

WHITTEN George Alan (et al) (agent), R G C Jenkins & Co, 26 Caxton Street, London SW1H 0RJ, GB,

Patent and Priority Information (Country, Number, Date):

Patent: WO 200163498 A2 20010830 (WO 0163498)

Application: WO 2001GB802 20010223 (PCT/WO GB0100802)

Priority Application: US 2000513440 20000225

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DE DK DM DZ EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ

LC LK LR LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ PL PT RO RU SD SE SG

SI SK SL TJ TM TR TT TZ UA UG US UZ VN YU ZA ZW

(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE TR

(OA) BF BJ CF CG CI CM GA GN GW ML MR NE SN TD TG

(AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZW

(EA) AM AZ BY KG KZ MD RU TJ TM

Publication Language: English

Filing Language: English

Fulltext Word Count: 26544

Main International Patent Class: **G06F-017/60**

Fulltext Availability:

Claims

Claim

... the system in a substantially equal manner, overcoming the disadvantages of remote location inherent in **foreign exchange trading** and settlement. The system takes advantage of advances in **Internet Protocol (IP) networks** , **Web** -based programming and electronic data interchange (EDI) techniques to ensure its compatibility with the plurality...

...branches of a financial institution, or to group Counterparties with similar nationality or other risk **factors** . The GPM System of the

illustrated embodiment supports the following functionalities: Third Party and User...

- ...specified payments risk parameters to ensure continuing compliance with parameters; real-time notification of exception **conditions** from the Payment Bank to the User (e.g., to indicate Counterparty payment difficulties); realtime...
- ...between Third Parties, Users and Payment Banks to facilitate inquiry into and resolution of exception **conditions** -, ability for Third Parties and Users to override the filter in the Payment Bank host...
- ...ability to flexibly generate a variety of reports periodically or on request according to the **requirements** of Third Parties, Users and Payment Banks; secure, reliable and encrypted communications, and accommodation of...flexible hierarchies of User and Third Party accounts. according to whatever configuration a User may **require**. Throughout the preferred embodiment of the GPM System, its software components are created using the...
- ...the Third Party with respect to risk management, messaging and reporting. Whether the User is **required** to implement these requests through the GPM System will be a matter for joint agreement...
- ...account or on behalf of Third Parties. The basic parameter is preferably a clean payment **limit** (which may be set to zero). Users may also set default risk parameters to control...
- ...facilities for ensuring the security, integrity and resiliency of the telecommunications network. The network structure **offers** flexibility as well. as the GPNINPN can be interlinked via routers to commercially available internet...and Third Parties will be able to instruct overrides to the Filter Process Module for **specifically** identified payment transactions or Counter-parties. The Payment Bank may override the risk parameters with...
- ...ability to intervene to stop payments in the event of a known insolvency or other **condition** of similar concern. The GPM System facilitates broad range of communications between participants in connection...
- ...Bank Host Application. The Payment Bank Host Application has the capacity to automatically fulfill inquiry **requirements** according to data on the day's activities, and will then send the inquiry response...
- ...and Payment Bank Host Applications are capable of generating flexible, parameterized reports, according to the **requirements** of the request. Reports can contain data about Counterparties, currencies, payment types, failed payments and...illustrative embodiment of the present invention; Fig. 9B is a listing of the Risk Parameters **required** for use in the Filter Process of the Payment Bank Host Application of the present...
- ...a step-by-step textual description of the method for calculating the Available Balance parameter **required** for the Filter Process of Fig. 9C according to an illustrative embodiment of the present...
- ...Fig. 9E2 is a schematic representation of the method for calculating the Available Balance parameter **required** for the Filter Process of Fig. 9C according to an illustrative embodiment of the present...

...ways depending on the enabling technology available at the time of realization and particular application **requirements** at hand. In particular, it is expressly recognised that standards for data interchange are evolving...

...correspondent, to generate suspend instructions when necessary, to generate overrides as necessary, and to define **requirements** for messaging, inquiries or reports via the GPM Network. Users will be interconnected to the...

13/3,K/15 (Item 14 from file: 349)
DIALOG(R)File 349:PCT FULLTEXT
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00806392

TECHNOLOGY SHARING DURING ASSET MANAGEMENT AND ASSET TRACKING IN A NETWORK-BASED SUPPLY CHAIN ENVIRONMENT AND METHOD THEREOF
PARTAGE TECHNOLOGIQUE LORS DE LA GESTION ET DU SUIVI DU PARC INFORMATIQUE DANS UN ENVIRONNEMENT DU TYPE CHAINE D'APPROVISIONNEMENT RESEAUTE, ET PROCEDE ASSOCIE

Patent Applicant/Assignee:

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(Residence), US (Nationality)

Inventor(s):

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Legal Representative:

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2029 Century Park East, Los Angeles, CA 90067-3024, US,

Patent and Priority Information (Country, Number, Date):

Patent: WO 200139086 A2 20010531 (WO 0139086)

Application: WO 2000US32310 20001122 (PCT/WO US0032310)

Priority Application: US 99444653 19991122; US 99447623 19991122

Designated States: AG AL AM AT AU AZ BA BB BG BR BY BZ CA CH CN CR CU CZ DE

DK DM DZ EE ES FI GB GE GH GM HR HU ID IL IS JP KE KG KP KR KZ LC LK LR

LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ PL PT RO RU SD SE SG SI SK SL

TJ TM TR TT TZ UA UG UZ VN YU ZW

(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE TR

(OA) BF BJ CF CG CI CM GA GN GW ML MR NE SN TD TG

(AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZW

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Publication Language: English

Filing Language: English

Fulltext Word Count: 156214

Main International Patent Class: **G06F-017/60**

Fulltext Availability:

Detailed Description

Detailed Description

... invention, the requested order may be transmitted to the at least one manufacture utilizing the **network**. As an **option**, an order tracking tool may be provided from tracking the completion of the order.

In...The NCID provides a mechanism for matching all of the call records associated with a **specific** telephone call. It would be readily apparent to one skilled in the relevant art to...originate VNET calls. The fields of these two records are identical except for some field-**specific** information described below.

The OSR and POSR, and thereby the EOSR and EPOSR, contain information...

...call, such as the calling location or a credit card call. If the data entry **requires** more than twenty-two (22) digits the switch 1206-1210 records the billing information in...N = digits 2-9
X = digits 0-9
Y = digits 2-8
Thus, if the **specification** for a call record field contains a N, the valid field values are the digits
2
Each call record, except SER, contains call **specific** timepoint fields. The timepoint fields are recorded in epoch time format. Epoch time is the
...

...UTC) on January 1, 1976, but this serves as an example and is not a **limitation**. It would be readily apparent: to one skilled in the relevant art to implement an...

...not rollover their counts, but stay at the maximum count if the time exceeds the **limits**.
The switch clock reflects local switch time and is used for all times except billing...or have all parties dial a connection number to connect into a conference call. This **requires** the cost of a human operator and the inconvenience of dialing a predefined number to...

...schedule a conference call and assure that all parties are available to participate. It also **requires** a dedicated number for all the parties to access to facilitate the call.

In accordance...

...with access to the hybrid network transmits e-mail in a note to each party **required** for the call copying the other parties to verify participation and calendar the event. The...

...the calling party, Internet callers are supported and an operator can be joined as **required**.

Before describing this aspect of the present invention, a description of Internet environment is presented...

...IP protocols are publicly available in standards documents, particularly in Requests for Comments (RFCs). A **requirement** for Internet connection is TCP/IP, which consists of a ...capable of being used with different hardware and software, even if Internet communication is not **required**.

Independence from any **specific** physical network hardware, allows TCP/IP to integrate many different kinds of networks. TCP...

...kinds of physical transmission media.

An understanding of how information travels in communication systems is **required** to appreciate the recent steps taken by key players in today's Internet backbone business...

...data path of 64 Kbps (thousand bits per second). This rate is not the rate **required** to send digitized voice per se. Rather, 64Kbps is the rate **required** to send voice digitized with the Pulse Code Modulated (PCM) technique. Many other methods for...Further, in general,

connection-oriented virtual or physical circuit setup, such as circuit switching, **requires** more time at connection setup time than comparable connectionless techniques due to the end-to-end handshaking **required** between the conversing parties. Message switching is another switching strategy that has been considered. With...

...office and retransmitted to the next switching point after error inspection. Message switching places no **limit** on block size, thus **requiring** that switching stations must have disks to buffer long blocks of data; also, a single...

...high capacity internetwork connections. A packet is a block of data with a strict upper **limit** on block size that carries with it sufficient identification necessary for delivery to its destination...

...for only a few tens of milliseconds.

Delivery of a larger file via packet switching **requires** that it be broken into many small packets and sent one at a time from...TCP/IP accomplishes this by providing a universal 0 interconnection among machines, independent of the **specific** networks to which hosts and end users attach. Besides router interconnection of physical networks, software is **required** on each host to allow application programs to use the Internet as if it were...

...when we speak of routing information across the Internet backbone. In indirect delivery, routers are **required**. To send a datagram, the sender

106
The changing face of the internet world causes...

...high-speed, connection-oriented system for both local area and wide area networks. ATM networks **require** modem hardware including.

1 5

High speed switches that can operate at gigabit (trillion bit...for that time.

This is utilized to predict when additional ports and/or resources are **required**.

Fault Management

The NGN operations architecture specifies the points of insertion and collections for network...have occurred for possible notifications.

112

Spooled job 4624 - Each spooled job represents a **specific** event that was received by the NetcoolObjectServer and may need to result in one or more notification actions. Each job is stored as a file in a special...online manuals for administrative purposes, as well as for the maintenance specialists to access element **specific** information. The databases also provide procedures, policies and computer based training to network users.

The...

...the presentation of the information to an end user. Because different locations and job functions **require** access to different types of information, there are at least two types of display methods...

...presentations
and the second is for nomadic use, such as field technicians. The first environment **requires** a graphic intensive display, such as those provided by X Windows/MOTIF. The second environment...customer is provided access to technical experts and field support personnel who may specialize in **specific** areas. The greater specialized nature of this group allows it to solve many problems the...currency transactions occur between individuals and institutions every year. The extensive use of coin and **currency transactions** has **limited** the automation of individual transactions such as purchases, fares, and bank account deposits and withdrawals...

13/3,K/16 (Item 15 from file: 349)
DIALOG(R)File 349:PCT FULLTEXT
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00806384

NETWORK AND LIFE CYCLE ASSET MANAGEMENT IN AN E-COMMERCE ENVIRONMENT AND METHOD THEREOF

GESTION D'ACTIFS DURANT LE CYCLE DE VIE ET EN RESEAU DANS UN ENVIRONNEMENT DE COMMERCE ELECTRONIQUE ET PROCEDE ASSOCIE

Patent Applicant/Assignee:

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(Residence), US (Nationality)

Inventor(s):

MIKURAK Michael G, 108 Englewood Blvd., Hamilton, NJ 08610, US,

Legal Representative:

HICKMAN Paul L (agent), Oppenheimer Wolff & Donnelly, LLP, 38th Floor,
2029 Century Park East, Los Angeles, CA 90067-3024, US,

Patent and Priority Information (Country, Number, Date):

Patent: WO 200139030 A2 20010531 (WO 0139030)

Application: WO 2000US32324 20001122 (PCT/WO US0032324)

Priority Application: US 99444775 19991122; US 99447621 19991122

Designated States: AG AL AM AT AU AZ BA BB BG BR BY BZ CA CH CN CU CZ DE DK

DZ EE ES FI GB GE GH GM HR HU ID IL IS JP KE KG KP KR KZ LC LK LR LS LT

LU LV MD MG MK MN MW MX MZ NO NZ PL PT RO RU SD SE SG SI SK SL TJ TM TR

TT UA UG UZ VN YU ZW

(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE TR

(OA) BF BJ CF CG CI CM GA GN GW ML MR NE SN TD TG

(AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZW

(EA) AM AZ BY KG KZ MD RU TJ TM

Publication Language: English

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Fulltext Word Count: 171499

Main International Patent Class: G06F-017/60

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DIALOG(R)File 349:PCT FULLTEXT
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00806383

COLLABORATIVE CAPACITY PLANNING AND REVERSE INVENTORY MANAGEMENT DURING DEMAND AND SUPPLY PLANNING IN A NETWORK-BASED SUPPLY CHAIN ENVIRONMENT AND METHOD THEREOF

PLANIFICATION EN COLLABORATION DES CAPACITES ET GESTION ANTICIPEE DES STOCKS LORS DE LA PLANIFICATION DE L'OFFRE ET DE LA DEMANDE DANS UN

**ENVIRONNEMENT DE CHAINE D'APPROVISIONNEMENT FONDEE SUR LE RESEAU ET
PROCEDE ASSOCIE**

Patent Applicant/Assignee:

ACCENTURE LLP, 1661 Page Mill Road, Palo Alto, CA 94304, US, US
(Residence), US (Nationality)

Inventor(s):

MIKURAK Michael G, 108 Englewood Blvd., Hamilton, NJ 08610, US,

Legal Representative:

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Road, Palo Alto, CA 94304, US,

Patent and Priority Information (Country, Number, Date):

Patent: WO 200139029 A2 20010531 (WO 0139029)

Application: WO 2000US32309 20001122 (PCT/WO US0032309)

Priority Application: US 99444655 19991122; US 99444886 19991122

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DK DM DZ EE ES FI GB GE GH GM HR HU ID IL IS JP KE KG KP KR KZ LC LK LR

LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ PL PT RO RU SD SE SG SI SK SL

TJ TM TR TT TZ UA UG UZ VN YU ZW

(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE TR

(OA) BF BJ CF CG CI CM GA GN GW ML MR NE SN TD TG

(AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZW

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Filing Language: English

Fulltext Word Count: 157840

Main International Patent Class: **G06F-017/60**

Fulltext Availability:

Detailed Description

Detailed Description

... the present invention, the order request may be received from the
service provider utilizing the **network** . Similarly, in another aspect of
the present invention, the requested order may be transmitted to the at
least one manufacture utilizing the **network** . As an option, an order
tracking tool may be provided from tracking the completion of...of users
who may run a software
package concurrently under a site license is theoretically **limited** only
by the number of users in the computing environment. Although
site-licensing may ease...

13/3,K/18 (Item 17 from file: 349)

DIALOG(R)File 349:PCT FULLTEXT

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00806382

**METHOD FOR AFFORDING A MARKET SPACE INTERFACE BETWEEN A PLURALITY OF
MANUFACTURERS AND SERVICE PROVIDERS AND INSTALLATION MANAGEMENT VIA A
MARKET SPACE INTERFACE**

**PROCEDE DE MISE A DISPOSITION D'UNE INTERFACE D'ESPACE DE MARCHÉ ENTRE UNE
PLURALITE DE FABRICANTS ET DES FOURNISSEURS DE SERVICES ET GESTION
D'UNE INSTALLATION VIA UNE INTERFACE D'ESPACE DE MARCHÉ**

Patent Applicant/Assignee:

ACCENTURE LLP, 1661 Page Mill Road, Palo Alto, CA 94304, US, US
(Residence), US (Nationality)

Inventor(s):

MIKURAK Michael G, 108 Englewood Blvd., Hamilton, NJ 08610, US,

Legal Representative:

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Page Mill Road, Palo Alto, CA 94304, US,
Patent and Priority Information (Country, Number, Date):
Patent: WO 200139028 A2 20010531 (WO 0139028)
Application: WO 2000US32308 20001122 (PCT/WO US0032308)
Priority Application: US 99444773 19991122; US 99444798 19991122
Designated States: AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA CH CN CR CU CZ
DE DK DM DZ EE ES FI GB GE GH GM HR HU ID IL IS JP KE KG KP KR KZ LC LK
LR LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ PL PT RO RU SD SE SG SI SK
SL TJ TM TR TT TZ UA UG UZ VN YU ZW
(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE TR
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Publication Language: English
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Fulltext Word Count: 170977

Main International Patent Class: **G06F-017/60**

Fulltext Availability:

Detailed Description

Detailed Description

... with

one embodiment of the present invention; and

Figure 85 is a flowchart illustrating the **web** developer services in accordance with one embodiment of the present invention.

Figure 86 is a...IP, TCP, UDP), as opposed to using existing circuit switched technologies (e.g. MTP).

IN **requirements** and architee ture in the Next Generation Network (NGN) Given the huge revenues and global...

...individual functional units but may be combined for practicality on individual network devices as the **requirements** dictate.

These components have been designed to operate in a distributed network enviromnent to increase...

...was roaming in Europe and wanted to access the network but has the use of **specific** calling information stored in his profile database in the US, how would such a challenge...assess the success of the market trial.

Service Launch

Develop, plan and manage the detailed **network** , systems, process and program management aspects of the launch of a "New Core" that is...

13/3,K/19 (Item 18 from file: 349)

DIALOG(R)File 349:PCT FULLTEXT

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00803948 **Image available**

METHOD OF AND SYSTEM FOR ENABLING BRAND-IMAGE COMMUNICATION BETWEEN VENDORS AND CONSUMERS

PROCEDE ET SYSTEME PERMETTANT DE COMMUNIQUER UNE IMAGE DE MARQUE ENTRE DES VENDEURS ET DES CONSOMMATEURS

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Patent and Priority Information (Country, Number, Date):

Patent: WO 200137540 A2-A3 20010525 (WO 0137540)

Application: WO 2000US31757 20001117 (PCT/WO US0031757)

Priority Application: US 99441973 19991117; US 99447121 19991122; US
99465859 19991217; US 2000483105 20000114; US 2000599690 20000622; US
2000641908 20000818; US 2000695744 20001024

Parent Application/Grant:

Related by Continuation to: US 99441973 19991117 (CIP); US 99447121
19991122 (CIP); US 99465859 19991217 (CIP); US 2000483105 20000114
(CIP); US 2000599690 20000622 (CIP); US 2000641908 20000818 (CIP); US
2000695744 20001024 (CIP)

Designated States: AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA CH CN CR CU CZ

DE DK DM DZ EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ

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(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE TR

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Fulltext Word Count: 116871

Main International Patent Class: G06F-017/60

Fulltext Availability:

Claims

Claim

... numerous consumer-products offered for wholesale to retailers by
manufacturers registering their products therewith; a **Electronic
Trading** Information Subsystem 4 for providing trading partners (e.g. a
manufacturer and a retailer) to...UPC or EAN number. The result returned
from the RDBMS 9 is an ASCII record **specif** @@ing the set of URLs
pointing to HTML documents published on the Internet and containing...
each triplet data set (Product Description, UPN and Manufacturer) which
satisfies the above trademark search **criteria** (to a particular degree)
entered into the Input Box of the HTML form. In order...

...data sets (i.e. Product Description, Manufacturers and UPN number)
satisfying the input trademark search **criteria** entered in the primary
Web input document, described hereinabove. The qualifying triplets listed
in the...specifying each triplet data set (Trademark, UPN and
Manufacturer) which satisfies the above productdescription search
criteria (to a particular degree) entered into the Input Box of the HTML
form. In order...

...data sets (i.e. Trademark, Manufacturer, and UPN number) satisfying the
input product-description search **criteria** entered in the primary Web
input document, described hereinabove. The qualifying triplets listed in
the...

...RDBMS 9 is an ASCII record specifying the set of URLs satisfying the
above search **criteria** . In order for the Web browser of the requesting

client subsystem to display the results **conditions** and will vary from embodiment to embodiment of the present invention. As best illustrated in ...

- ...fee to be paid by the downloader; in other instances, there will be no fee **requirements**. Such details will depend on prevailing business **conditions** along the retail supply and demand chain. Once a user has downloaded CPIR-enabling Applet...
- ...order to automatically access the same from the Internet. Such information resources can include advertisements, **specifications**, operation descriptions, product simulations, purchase information, maintenance information, warranty and servicing information, product updates, distributor...from the Internet browser of a client subsystem 13. Such information resources can include advertisements, **specifications**, operation descriptions, product simulations, product upgrade information, purchase information, maintenance information, warranty and servicing information...each computer-based kiosk in the hosting retailer's store(s). This alternative technique may **require** the use of computer networking technology well known in the art. Method Of Accessing and...e.g. articles, stories, product advertisements, etc.) embodied in a published print-medium. Stated more **specifically**, the system and methods of the present invention ...Fig. 2E2, after authoring or otherwise composing literary and/or graphic context within (i) a **specific** content section on a particular Web document and (ii) a corresponding content section on a...
- ...efficient and reliable. In some publishing applications such as coupons, books, financial instruments, notes, product **specifications**, and the like, there is a need for an alternative way of and means for...retail space; and (6) monitor the performance of kiosk-based advertising campaigns during execution, as **required** by client demands and prevailing business considerations, using any Web-enabled client subsystem 13.
In...
- ...manufacturers) in retail space; and (6) monitor the performance of kiosk-based promotion campaigns as **required** by client demands and prevailing business considerations, using any Web-enabled client subsystem. In the...CPIR-enabling Applet tag is loaded within the CPIR-Enabling Applet Tag (i.e. Product- **Specific** CPI Virtual Kiosk) Library Web Server 522 for viewing and downloading by retailers, advertisers, auctioneers...
- ...CPI kiosk is installed, thereby assisting retailers in their effort to market and merchandise products **offered** by their manufacturers, and help educate consumers about such product **offerings**. The third product function is to enable the automatic generation of kiosk advertisement and promotion directories which are **specifically** tailored to each registered product advertiser and promoter, wherein each such directory lists physical and...39 through 4013, respectively. Preferably, such kiosk advertising and promotion directories will not only include **specifications** of available virtual kiosks at which advertisements/promotions may be placed by the advertiser/promoter...
- ...of the retailer, but also descriptions (e.g. site maps, virtual floor plans and other **specifications**) of the virtual retail store and virtual aisle and shelf locations at which a particular...system. In order to mitigate this problem, the present invention teaches enforcing/setting an upper **limit** on the number of ad and promo spots which can be placed on

a virtual or physical kiosk by advertisers. The upper **limit** on such ad and porno spot orders would be based on several parameters including, for...

...environment, over a particular time duration. Computation of these dynamically set "ad/promo spot order **limits** " can be carried out by algorithms running on Web servers 507 and 508 shown in...user with a list of pre-designed Default URL Link Category label sets, each being **specifically** tailored to a particular segment and sectors of the consumer product industry (as well as...

...particular segments and sectors of various services industries when such tools are used by vendors **offering** services for sale, rather than consumer products). For example, a manufacturer in the sound recording...
 Manufacturer;
 Updating and Displaying Manufacturer s Virtual CPI Kiosk Deployment Directory;
 Selecting and Ordering Product- **Specific** Virtual CPI Kiosks for Deployment (by specifying UPNs and/or TMs used in connection with...

...manufacturer s product, or brand of product, on which the manufacturer wishes a virtual product- **specific** multi-mode kiosk 514 to be deployable from subsystem 505
 by others, the manufacturer will...product promotion slot on a particular retailer CPI kiosk 513 will be based on several **factors** , as well, such as for example: the number of product promotion campaigns created and scheduled...of UPN/TM/PD/URL links related to the consumer products of the manufacturer being **offered** for sale in both physical and/or electronic marketplaces, and periodically transport said local database ...fabric of the WWW (e.g. in EC-based retail stores and catalogs, on-line **auction** sites, Internet product advertisements), and made accessible to retail shoppers across the Internet.

4 The...

13/3,K/20 (Item 19 from file: 349)

DIALOG(R)File 349:PCT FULLTEXT

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00801789 **Image available**

CELL-BASED BROKERAGE SYSTEM AND METHOD

SYSTEME ET PROCEDE DE COURTAGE A CELLULES

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Patent and Priority Information (Country, Number, Date):

Patent: WO 200135313 A1 20010517 (WO 0135313)

Application: WO 2000US41783 20001102 (PCT/WO US0041783)

Priority Application: US 99164178 19991109; US 2000487112 20000119

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 DE DK DM DZ EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ

LC LK LR LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ PL PT RO RU SD SE SG
SI SK SL TJ TM TR TT TZ UA UG US UZ VN YU ZA ZW
(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE TR
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Main International Patent Class: **G06F-017/60**

Fulltext Availability:

Detailed Description

Detailed Description

... responsibilities include placing all trades, handling questions and explaining qualifiers, broker parameters and stop order **conditions**, providing **options** strategies, **trading** strategies, bond **offerings**, commission adjustments and handling verbal complaints. The **online** broker also manages execution issues and inquiries, including time and sales, relevant market **conditions** and the **bid** /ask disparity. In general, the online broker's responsibilities are to handle more in-depth...

13/3,K/21 (Item 20 from file: 349)

DIALOG(R)File 349:PCT FULLTEXT

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00794335 **Image available**

REAL-TIME COMMODITY TRADING METHOD AND APPARATUS

PROCEDE ET APPAREIL D'OPERATIONS SUR MARCHANDISES EN TEMPS REEL

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Patent and Priority Information (Country, Number, Date):

Patent: WO 200127836 A1 20010419 (WO 0127836)

Application: WO 2000US27853 20001006 (PCT/WO US0027853)

Priority Application: US 99415392 19991008

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Main International Patent Class: **G06F-017/60**

Fulltext Availability:

Detailed Description

English Abstract

A method and a system including programmed general purpose digital computers on a computer **network** for effectuating the real-time trading of a commodity including, but not **limited** to, a **currency**. A commodity **trading** method implemented at a client or trader computer (12) connected to a computer **network** (14) (e.g. the Internet) includes (a)

receiving, in encoded form via a computer network, a plurality of bids and a plurality of **offers** pertaining to a common commodity, (b) displaying the bids and **offers** on a computer monitor, (c) generating a trading **offer** including a trading rate or price per unit of the commodity and a number of units of the commodity, (d) automatically calculating a total stop amount for the trading **offer**, (e) automatically comparing the total stop amount with an amount in a client or trader account, and (f) transmitting a digital signal encoding the trading **offer** to multiple other clients via the computer network upon and only upon a determination that...

Detailed Description

... Fig. 1) as indicated in Fig. 7 by an arrow 140, are added into the **bid** list in rectangle 38 and the **offer** list in rectangle 40. In a step 142, trading book module 28 detects the entry of a new **bid** in windows 56 and 58 or a new **offer** in windows 64 and 66 by the respective individual trader. In a following validation step 144, trading book module 28 checks the entered price against the currently outstanding bids and **offers** to determine whether the entered price jibes ...market. If trading book module 28 determines at a decision junction 146 that newly received **bid** or **offer** is outside the range of current bids and **offers** according to pre-established **criteria**, the trading book module rejects 10 the entered price in a step 148. If trading book module 28 determines at decision junction 146 that newly received **bid** or **offer** is valid according to the pre-established **criteria**, the trading book module formats the order in a step 150. This formatting includes the determination of stop and/or **limit** values, as appropriate. In a subsequent step 152, trading book module 28 uses the stop and/or **limit** values and the total currency amount in the newly received **bid** or **offer** to calculate the capital **requirements**. That total currency amount **required** to cover the new **bid** or **offer** is compared with (e.g., subtracted from) the available amount in the individual trader's ...

...decision junction 154. If the available capital is insufficient, trading book module 28 terminates the **bid** or **offer** submission process in a step 156. If sufficient capital is present in the individual trader's account, trading module 28 reserves the **required** amount in an allocation step 158 and submits the **bid** or **offer** in a step 160 to server computer 10, as indicated by a transfer arrow...

13/3,K/22 (Item 21 from file: 349)

DIALOG(R)File 349:PCT FULLTEXT

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00783280 **Image available**

SYSTEM AND METHOD FOR CONDUCTING FINANCIAL TRANSACTIONS ON AN INTERNET
ENABLED ELECTRONIC FUNDS TRANSFER DEVICE

SYSTEME ET PROCEDE VISANT A REALISER DES TRANSACTIONS FINANCIERES SUR UN
DISPOSITIF DE TRANSFERT DE FONDS ELECTRONIQUE EXPLOITABLE SUR INTERNET

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Patent and Priority Information (Country, Number, Date):
Patent: WO 200116828 A1 20010308 (WO 0116828)
Application: WO 2000US20785 20000821 (PCT/WO US0020785)
Priority Application: US 99384777 19990827; US 2000579900 20000526
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(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE
Publication Language: English
Filing Language: English
Fulltext Word Count: 5667

Main International Patent Class: **G06F-017/60**
Fulltext Availability:
Claims

Claim

... However, if the ATM customer accesses the Internet via the ATM machine, the customer is **limited** to visiting a pre-selected web site (typically that belonging to the financial institution that...

...over the public communications network, validating a user login to the financial services provider's **web** site, presenting a variety of **online** financial **transaction options** to the user at the **web**-enabled ATM, and processing the selected financial **transaction option** over the public communications **network** .

BRIEF DESCRIPTION OF THE DRAWINGS

FIG. 1A shows the major components and connections in one...ATM controls the link to the Internet, and the user can only access a particular **web** site, such as the financial servicesprovider's **Internet** banking **transaction** site. The **option** to link may be presented to the user 210 in a wide variety of ways...and the financial services provider use to authenticate each other for the duration of the **specific** session connection between them. If the ATM's certificate information is not valid, the session...

...particular, one designed to enable the user to accomplish more complex financial transactions than those **offered** by a traditional ATM. The web server then searches its customer database 230 for the **required** to establish proper security before the user can conduct financial transactions from the webenabled ATM...

...repeatedly made reference to a financial services provider, the term is not intended to be **limited** to just financial institutions such as banks and credit unions. While a financial institution may...

...described, a user accessing the Internet capabilities of the system of the present invention is **limited** to visiting the financial institution's web site. This **limitation** is necessary to prevent web-enabled ATM users from logging onto the system just to...server over the communications network;
validating a user login to the financial services provider's **web** site;
I 0 presenting a variety of **online** financial **transaction options** at the **web**-enabled ATM
over the public communications **network** ;
selecting one of the financial **transaction options** ; and

processing the selected financial **transaction option** over the public communications **network** .

1 5

2 The method of claim I wherein the user identification comprises a user
...

13/3,K/23 (Item 22 from file: 349)

DIALOG(R)File 349:PCT FULLTEXT

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00781966 **Image available**

**ELECTRONIC CURRENCY, ELECTRONIC WALLET THEREFOR AND ELECTRONIC PAYMENT
SYSTEMS EMPLOYING THEM**

**ARGENT ELECTRONIQUE, PORTEFEUILLE ELECTRONIQUE DESTINE A CELUI-CI ET
SYSTEMES DE PAIEMENT ELECTRONIQUES DANS LESQUELS L'ARGENT ET LE
PORTEFEUILLE ELECTRONIQUES SONT UTILISES**

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LUZZATTO Esther, Oren Street 20, 84965 Omer, IL, IL (Residence), IL
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Patent and Priority Information (Country, Number, Date):

Patent: WO 200115100 A1 20010301 (WO 0115100)

Application: WO 2000IL489 20000810 (PCT/WO IL0000489)

Priority Application: IL 131612 19990826; IL 131672 19990831; IL 132919
19991114

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DE DK DM DZ EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ

LC LK LR LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ PL PT RO RU SD SE SG

SI SK SL TJ TM TR TT UA UG US UZ VN YU ZA ZW

(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE

(OA) BF BJ CF CG CI CM GA GN GW ML MR NE SN TD TG

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Fulltext Word Count: 17063

International Patent Class: **G06F-017/60**

Fulltext Availability:

Claims

Claim

... network, such as the Internet or other communication
channel. All that is described in this **specification** with respect to
the Internet can,
of course, be applied also to other WANs as...

...and advantages of the invention

will be better understood through the following illustrative and
non- **limitative** description of preferred embodiments thereof.

Brief Description of the Drawings

Fig. 1 schematically illustrates the...contained in the diskette of Fig.

5;

Fig. 7 is a schematic representation of a **transaction** involving **electronic currency**, according to a preferred embodiment of the invention;

Fig. 8 schematically illustrates a process, according...

...or a financial or other organization. As with the treasury of a country, the basic **condition** for a currency to be of value is the solvency of the CIA or of the organization it represents. There is no **limitation** on the number of CIAs that may issue electronic currency, and just as with countries...

...preferred embodiment of the invention, are data packets, each data packet being associated with a **specific** value. The data packet can comprise a bit sequence, or a character sequence, or can...
...can be suitably manipulated and transferred by data transfer and manipulation apparatus. Preferably, but non- **limitatively**, all data packets are of equal value, since this may simplify the various processes, but...

...it to recognize it when it reaches a CIA computer again. Still preferably, but non **limitatively**, each data packet, or each set of data packets (as will be further discussed below...

...transferred to the user via electronic mail or other communication method. Thus, there is no **limitation** whatsoever to the channel through which the electronic currency can be provided: it can be...

...given sub-type of currency or users within such CIA, and not associated to a **specific** set of currency (data packets), can be provided to the user from any other source...sub-packets may further comprise a cumulative UIN and AD, so that if a payment **requires** the handling of an entire combined packet, there is no need to examine each sub...

...also be provided with security means that prevent the server from accessing resources outside the **specific** electronic currency data packets area. Providing such programs which utilize resources of a PC, and...

...identification of the provider to which the money has been transferred, the identification of the **specific** CIA server that handled the transaction, etc. This area is accessible to the CIA, if...terminal or PC (or any other external or internal device) with instructions to transfer the **required** sum to provider 2. These instructions can be given using a payment program, which can...

...by comparing their UINs with a database of previous transactions. If the packets satisfy both **conditions**, namely, they are authentic and have not been previously used, the CIAS transmits the sum...

...solvency of the user. The CIA, on the other hand, is secure, since every transaction **requires** that the currency employed be examined by a CIA Server, so that full control of all the "money" circulating in the Internet, originating from the **specific** CIA, is in the CIA's hands. Since payments are made in small units (the...

...ownership in the set of data packets. Furthermore, a deposit of Internet money may be **required** of the user, for a short period of time, to ensure the payment of any...has not yet been used and is still valid. Again, a temporary deposit may be **required** for such transaction. A main protection against theft, however, is that no direct contact exists...

...be securely made.

Anonymity

One great disadvantage of most prior art systems is that they **require** to

open accounts, or at best to use personal keys to generate cash money.

This **limits** the level of actual anonymity that can be achieved.

According

to The System, all Internet...

...user is paying. A simple example is the viewing of a movie. A provider may **offer** the option to view a full movie for a sum, and to stop viewing after...made.

User's Activities

A great advantage of The System is that it does not **require** the user to carry out activities substantially different from those carried out by him regularly...

13/3,K/24 (Item 23 from file: 349)

DIALOG(R)File 349:PCT FULLTEXT

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00777017

A SYSTEM, METHOD AND ARTICLE OF MANUFACTURE FOR A HOST FRAMEWORK DESIGN IN AN E-COMMERCE ARCHITECTURE

SYSTEME, PROCEDURE ET ARTICLE DE PRODUCTION DESTINES A LA CONCEPTION D'UNE STRUCTURE D'ORDINATEUR CENTRAL DANS UNE ARCHITECTURE DE COMMERCE ELECTRONIQUE

Patent Applicant/Assignee:

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Patent and Priority Information (Country, Number, Date):

Patent: WO 200109752 A2-A3 20010208 (WO 0109752)

Application: WO 2000US20560 20000728 (PCT/WO US0020560)

Priority Application: US 99364733 19990730

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FI GB GE GH GM HR HU ID IL IS JP KE KG KP KR KZ LC LK LR LS LT LU LV MD
MG MK MN MW MX NO NZ PL PT RO RU SD SE SG SI SK SL TJ TM TR TT UA UG US
UZ VN YU ZW

(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE

(OA) BF BJ CF CG CI CM GA GN GW ML MR NE SN TD TG

(AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZW

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Fulltext Word Count: 122613

...International Patent Class: **G06F-017/60**

Fulltext Availability:

Detailed Description

Detailed Description

... two cookies - SITESERVER and MEMUSER - to store information on the user's computer. When this **option** is selected, the ISAPI (**Internet** Server Application Program Interface) filter (which was installed by the mapping of the Membership Server...

13/3,K/25 (Item 24 from file: 349)

DIALOG(R)File 349:PCT FULLTEXT

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00771305 **Image available**

SYSTEM AND METHOD FOR TRADING COMMODITIES HAVING A PRINCIPAL MARKET MAKER COMPUTER

SYSTEME ET PROCEDE POUR EFFECTUER DES OPERATIONS SUR MARCHANDISES, AU MOYEN D'UN ORDINATEUR DE MAINTENANCE DE MARCHE PRINCIPAL

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Patent and Priority Information (Country, Number, Date):

Patent: WO 200104813 A1 20010118 (WO 0104813)

Application: WO 2000US18497 20000706 (PCT/WO US0018497)

Priority Application: US 99349885 19990708

Designated States: AE AG AL AM AT AU AZ BA BB BG BR BY CA CH CN CR CU CZ DE

DK DM DZ EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ LC

LK LR LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ PL PT RO RU SD SE SG SI

SK SL TJ TM TR TT TZ UA UG UZ VN YU ZA ZW

(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE

(OA) BF BJ CF CG CI CM GA GN GW ML MR NE SN TD TG

(AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZW

(EA) AM AZ BY KG KZ MD RU TJ TM

Publication Language: English

Filing Language: English

Fulltext Word Count: 6634

Main International Patent Class: **G06F-017/60**

Fulltext Availability:

Detailed Description

Detailed Description

... includes PMM computer 12; a computer 1 0 coupled to the PMM computer 12 for **trading** rolling spot **currency** ; an **electronic**

brokerage and trading **network** 14 including a plurality of **electronic** trading systems 16, 18, 20, 22, 24 for use primarily by professional traders such as banks, dealers and institutions; a **limited** access network 26 primarily for use by nonprofessional traders such as individuals; and a clearing...

...PMM computer 12, the computer 10, the electronic brokerage and trading network 14 and the **limited** access network 26 to confirm and settle trades

8

executed by the PMM computer 12...

...sale of currencies and is constantly charged with maintaining a currency market, i.e., sized **bid / offer** market. Preferably, as those skilled in the art would appreciate, computers 10 and 12...

...These systems are coupled to the PMM computer 12 to receive and transmit bids and **offers** for 10 international currency trading. The PMM/Rolling Spot Currency system of the present...

13/3,K/26 (Item 25 from file: 349)

DIALOG(R)File 349:PCT FULLTEXT

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00766076. ****Image available****

METHOD AND APPARATUS FOR ORDERING GOODS, SERVICES AND CONTENT OVER AN INTERNETWORK USING A VIRTUAL PAYMENT ACCOUNT
PROCEDE ET APPAREIL POUR COMMANDER DES BIENS, DES SERVICES ET DU CONTENU PAR UN RESEAU D'INTERCONNEXION AU MOYEN D'UN COMPTE DE PAIEMENTS VIRTUELS

Patent Applicant/Assignee:

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US (Residence), US (Nationality)

Inventor(s):

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BIRCH David, 1 Armdale Road, Woking, Surrey GU21 3LP, GB,

BEGG Iain M, 1004 Kelowna Street, Vancouver, British Columbia V5K 4E1, CA

Legal Representative:

PHILIPP Adam L K (agent), Christensen O'Connor Johnson & Kindness PLLC,
Suite 2800, 1420 Fifth Avenue, Seattle, WA 98101, US,

Patent and Priority Information (Country, Number, Date):

Patent: WO 200079452 A2 20001228 (WO 0079452)

Application: WO 2000US16669 20000616 (PCT/WO US0016669)

Priority Application: US 99140039 19990618; US 99370949 19990809; US 2000578395 20000525

Designated States: AE AG AL AM AT AU AZ BA BB BG BR BY CA CH CN CR CU CZ DE DK DM DZ EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ LC LK LR LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ PL PT RO RU SD SE SG SI SK SL TJ TM TR TT TZ UA UG UZ VN YU ZA ZW

(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE

(OA) BF BJ CF CG CI CM GA GN GW ML MR NE SN TD TG

(AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZW
(EA) AM AZ BY KG KZ MD RU TJ TM
Publication Language: English
Filing Language: English
Fulltext Word Count: 26752

Main International Patent Class: G06F-017/60

Fulltext Availability:

Claims

Claim

... keep a copy for your records. Well provide the following information to you electronically, as **required** by the Truth in Lending Act:
Terms and **conditions** of your eCharge credit account
Monthly statements
Change in terms notices
Initial Disclosure Statement
Electronic...

...agree to accept electronic disclosures. I have access to a computer that satisfies the above **requirements** .
(You are currently using a computer that satisfies these **requirements**)
I have access to a printer OR can download information to keep copies for my...

...so we can process your eCharge Net Account 610 application. For an explanation of the **required** information, click on a **specific** link or Help.
Personal information
Name* initial LaLr
E-Mail Address@ Date of Birth (mm...

...account.
Account Type- (F- Checking O Savings
ABA Routing Number
Bank Account Number
Special **offers**
(F) Please send me notices about special **offers** from eCharge, online retailers who accept eCharge, and other companies,
O Please send me special **offer** notices only from eCharge.
C Please do not send me special **offer** notices from eCharge or any other company at this time.
CANCEL
Currently. eCharge is only...

...Bank account Information
AccountType' Checking
ABA Routing Number' 111111111
Bank Account Number" 2222=2
Special **offers**
Please send me notices about special **offers** from eCharge, online retailers who accept eCharge, and other companies.
Terms and **Conditions**
@Teidt to be provided by USF. an" a bank agreement is formalized. I understand that...

...for credit and, if approved. my credit account will be governed by the Terms and **Conditions** . I have read the Terms and **Conditions** regarding this credit account and everything I have stated in my application is true. By clicking on the 'I Agree' button below, I agree to the Terms and **Conditions** and acknowledge that I have downloaded or printed a copy of

these Terms and **Conditions** for my records. By clicking on the 'I Agree' button below, I also acknowledge that...

...to check my credit and employment history.

Heiri I security

Prwa@ I Terms and **Conditions**

0 20DO LA @-v v@ @, @r All rights itanimed. Fig.8D.

IMP

Will I Mi...

...approved for an eCharge Net Account. Here are the terms for your credit account:

Credit **Limit** \$

Introductory APR % until (date]

APR after Introductory Period %

These important disclosures are part of the...

...detailed explanation of your introductory APR or post-introduclory APR please review the Terms and **Conditions** . By clicking on the "I Accept" button below, I agree to the terms set forth above.

I DO NOT ACCEPT

Help I Seclin

Priva I Terms and **Conditions**

0 2000

-- @kjr- i %.i @-@, fjlh o, All rights resewed.

DeRy C@det - APOMW PMApa...

...weigh?

This Digital ID will constitute your signature for purposes of accepting the Terms and **Conditions** of your Account, as well as for making future purchases with your eCharge Net Account...

...clicking the Activate button, you agree to these terms, as well as the Terms and **Conditions** of the Agreement.

helk I Securit

6 3 0

Fig.8G.

NOR],]

Home I Help...

...of Account Holder Terry Smith

Account IT*riy Smith

]

Type of Account Credit

Credit **Limit** \$5,000

Personal Information

E-Mail Address* Home Phone' Dnjje@

[terP/.srnlth@echarge.com 23 7800

Address'

Stale* Zin Code

-7 7777 NY JR1 RQ@9@@]

Special **offers** :

Please send me notices about special **offers** from eCharge, online retailers who accept eCharge, and other companies. O Please send me special **offer** notices only from eCharge. Please do not send me special **offer** notices from eCharge or any other company at this time.

&ANCELO

640

Fig. 9A

@
ONE...New Pass-Phrase:
Htim@ I Hell) I secufi I Log Ou
Priva I Tems and **Conditions**
645
Fig.9B.
7156
Home I Help I Security I Logout
e,ch6rge
Yb U...

...change, giving everyone in your family a Separate account. Or set up Sub Accounts for **specific** types of purchases. Each Sub Account also **offers** parental controls, which let you set purchasing **limits** for the kids and restrict the web sites from which they can purchase. For security...

...Account Information

Type of Account'

(7 Credit - This account allows you to shares the credit **limit** of your primary account. (71 Prepay - Purchases are automatically deducted from your pre-paid balance...

...First I =

Name

Account Holder Last Name'

Account*

E-Mail Address

Set parental controls

Purchasing **limits**

To set purchasing **limits** for this Sub Account, fill in one or more of the following **options** ,

Sincile **Transaction**

Daily Total \$

Monihiv Total (number of transactions)

Web site restrictions

To set purchasing **limits** on **specific** web sites, simply type in the monthly dollar amount for each Retail Cateciory. You can...

...can make purchases by checking the categories you want to restrict.

Monthly

Retail Cate gory **Limit** (S) Restrict

Cnet \$ ID

DVD Express \$ 13

MP3.com \$

Special **offers**

C@, Please send me notices about special **offers** from eCharge, online retailers who accept eCharge, and other companies. 0 Please send me special **offer** notices only from eCharge. Cj Please do not send me special **offer** notices from eCharge or any other company at this time.

PLEASE NOTE: These settings apply...

...time.

CA NcEL

I Help I sown I Loa Ovt

Pti,a I Terms jn4 **Condition**

Go 21300 AN fights F@wed

Fig.9C4

Horne Help Security Logout

e,4;,h6rg...

...com \$69.99

q - I Help I Securi I Lou Out
Plivj I Terms and **Conditions**
0 2000 vt rxj@ 17 All fights te@med,
6 6 5
Fig. 1 OB...
...of Last Statement \$1 24
Minimum Payment: \$54.00
Payment Due Date: OMI/2000
Credit **Limit** . \$5,000
Prepay
Account Available Funds
Terry Smith \$600.00
Kimmie Smith \$62.89
Total...

13/3,K/27 (Item 26 from file: 349)
DIALOG(R)File 349:PCT FULLTEXT
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00762429 **Image available**
CONTINGENCY-BASED OPTIONS AND FUTURES FOR CONTINGENT TRAVEL ACCOMMODATIONS
OPTIONS ET OPERATIONS A TERMES REPOSANT SUR DES FAITS IMPREVUS DESTINES A
DES LOGEMENTS DE VOYAGES IMPREVUS
Patent Applicant/Inventor:
CELLA Charles H, 34 Old West Elm Street, Pembroke, MA 02359-1708, US, US
(Residence), US (Nationality)
KELLY Edward J, 5 Sessions Street, Wellesley, MA 02482-6033, US, US
(Residence), US (Nationality)
VINCENT Matthew P, 5 Davis Lane, Georgetown, MA 01833, US, US (Residence)
, US (Nationality)
Legal Representative:
KELLY Edward J (et al) (agent), Foley, Hoag & Eliot, LLP, One Post Office
Square, Boston, MA 02109, US,
Patent and Priority Information (Country, Number, Date):
Patent: WO 200075838 A1 20001214 (WO 0075838)
Application: WO 2000US15546 20000605 (PCT/WO US0015546)
Priority Application: US 99137310 19990603
Designated States: AU CA JP KR
(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE
Publication Language: English
Filing Language: English
Fulltext Word Count: 17801

Main International Patent Class: **G06F-017/60**
Fulltext Availability:
Detailed Description

Detailed Description
... the Internet, which allows an increasingly large number of purchasers
and sellers to participate in **electronic** markets, may be used to
facilitate **options transactions** for tickets and/or accommodations
based on the occurrence of such contingencies as the participation of a
given team or individual, occurrence of the event at a given location,
weather **conditions** , or the like. As used herein, except where the
context calls for a particular type on the context, a futures contract,
where the buyer is **required** to commit to purchase a particular ticket
or other particular services at an advance date...

...not to purchase, if the contingency occurs. Methods and systems

disclosed herein are intended to **offer** complete flexibility as to the nature of the underlying contingency, as well as to the...

13/3,K/28 (Item 27 from file: 349)
DIALOG(R)File 349:PCT FULLTEXT
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00761432

METHODS, CONCEPTS AND TECHNOLOGY FOR DYNAMIC COMPARISON OF PRODUCT FEATURES AND CUSTOMER PROFILE

PROCEDES, CONCEPTS ET TECHNIQUE DE COMPARAISON DYNAMIQUE DE CARACTERISTIQUES D'UN PRODUIT ET DU PROFIL DES CONSOMMATEURS

Patent Applicant/Assignee:

ACCENTURE LLP, 100 South Wacker Drive, Chicago, IL 60606, US, US
(Residence), US (Nationality)

Inventor(s):

GUHEEN Michael F, 2218 Mar East Street, Tiburon, CA 94920, US,
MITCHELL James D, 3004 Alma, Manhattan Beach, CA 90266, US,
BARRESE James J, 757 Pine Avenue, San Jose, CA 95125, US,

Legal Representative:

BRUESS Steven C (agent), Merchant & Gould P.C., P.O. Box 2903,
Minneapolis, MN 55402-0903, US,

Patent and Priority Information (Country, Number, Date):

Patent: WO 200073958 A2 20001207 (WO 0073958)

Application: WO 2000US14459 20000524 (PCT/WO US0014459)

Priority Application: US 99320818 19990527

Designated States: AE AG AL AM AT AU AZ BA BB BG BR BY CA CH CN CR CU CZ DE

DK DM DZ EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ LC

LK LR LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ PL PT RO RU SD SE SG SI

SK SL TJ TM TR TT TZ UA UG UZ VN YU ZA ZW

(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE

(OA) BF BJ CF CG CI CM GA GN GW ML MR NE SN TD TG

(AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZW

(EA) AM AZ BY KG KZ MD RU TJ TM

Publication Language: English

Filing Language: English

Fulltext Word Count: 151011

Main International Patent Class: **G06F-017/60**

Fulltext Availability:

Detailed Description

Detailed Description

... goods and services from

JECF-compliant merchant websites.

JavaWallet provides a single user interface for **electronic**

transactions, secure from tampering. When a consumer uses a Java enabled browser to navigate an **online** mall, selects goods and services for purchase, he can access the JavaWallet for home banking...Group

Scheduling

Calendar Security

Product5 Internet A web server package solution that includes third-party **Internet** and security products including the following.

Server Software Product5 Adm'n'stration Software - provides

Bundle server setup, configuration, and management capabilities

through a browser. The Product5 **Internet** Server can be

administered remotely for user access control, email

management, software installation and backup...reuse and code regeneration.

The ability to reuse code reduces both the time and resources **required** on a project. Code 1 5 regeneration eases maintenance issues by propagating changes throughout multiple sections of code.

Product Considerations

a) Can the generation tool provide code which meets performance **requirements** ? The code/applications generated by the tools vary in performance. Optimized code usually results...of Internet and kiosk-based systems, where users have a notoriously short concentration span.

This **requirement** for more attractive user interfaces has triggered the evolution of media-rich applications, the development of which **requires** new tools and processes, and brings with it a whole new set of issues.

Media...

...based, each with their own advantages.

Pixel-based tools (traditional graphics and image processing tools) **offer** more image flexibility especially in terms of color gradation and shading, but produce relatively large...

...kiosk).

Vector-based tools (where the image is defined by formulae rather than pixel position) **offer** much smaller file sizes, and dynamic image re-sizing, while producing excellent print quality, but...differences between actual and expected results by comparing files and databases. Most of these tools **offer** functionality such as byte-by-byte comparison of files and the ability to mask certain...Integration with other Functions

Integration between some of the functions is highly desirable. Integrated toolsets **offer** integrated functionality across a number of functions, thus simplifying the interfaces between them (e.g...management systems are becoming prevalent in the market place, and are built into Help Desk **offerings** . Use of these systems can help improve the responsiveness and reputation of the entire organization...

13/3,K/29 (Item 28 from file: 349)

DIALOG(R)File 349:PCT FULLTEXT

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00761429

METHODS, CONCEPTS AND TECHNOLOGY FOR A VIRTUAL SHOPPING SYSTEM CAPABLE OF ASSESSING NEEDS OF A CUSTOMER AND RECOMMENDING A PRODUCT OR SERVICE BASED ON SUCH ASSESSED NEEDS

PROCEDES, CONCEPTS ET TECHNOLOGIE POUR SYSTEME D'ACHAT VIRTUEL CAPABLE D'EVALUER LES BESOINS D'UN CLIENT ET DE RECOMMANDER UN PRODUIT OU UN SERVICE SUR LA BASE DE CES BESOINS

Patent Applicant/Assignee:

ACCENTURE LLP, 100 South Wacker Drive, Chicago, IL 60606, US, US
(Residence), US (Nationality)

Inventor(s):

GUHEEN Michael F, 2218 Mar East Street, Tiburon, CA 94920, US,
MITCHELL James D, 3004 Alma, Manhattan Beach, CA 90266, US,
BARRESE James J, 757 Pine Avenue, San Jose, CA 95125, US,

Legal Representative:

BRUESS Steven C (agent), Merchant & Gould P.C., P.O. Box 2903,
Minneapolis, MN 55402-0903, US,

Patent and Priority Information (Country, Number, Date):

Patent: WO 200073955 A2 20001207 (WO 0073955)

Application: WO 2000US14357 20000524 (PCT/WO US0014357)

Priority Application: US 99321495 19990527

Designated States: AE AG AL AM AT AU AZ BA BB BG BR BY CA CH CN CR CU CZ DE

DK DM DZ EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ LC

LK LR LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ PL PT RO RU SD SE SG SI

SK SL TJ TM TR TT TZ UA UG UZ VN YU ZA ZW

(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE

(OA) BF BJ CF CG CI CM GA GN GW ML MR NE SN TD TG

(AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZW

(EA) AM AZ BY KG KZ MD RU TJ TM

Publication Language: English

Filing Language: English

Fulltext Word Count: 148469

Main International Patent Class: G06F-017/60

Fulltext Availability:

Detailed Description

Detailed Description

... goods and services from

JECF-compliant merchant websites.

JavaWallet provides a single user interface for **electronic**

transactions , secure from tampering. When a consumer uses a Java
enabled browser to navigate an **online** mall, selects goods and services
for purchase, he can access the JavaWallet for home banking...so that the
only thing applications need to do is obtain the data.

Print Architecture **offers** .

It provides independence from printer devices and languages

It makes it easy to develop and...

13/3,K/30 (Item 29 from file: 349)

DIALOG(R)File 349:PCT FULLTEXT

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00761424

**A SYSTEM, METHOD, AND ARTICLE OF MANUFACTURE FOR PHASE DELIVERY OF
COMPONENTS OF A SYSTEM REQUIRED FOR IMPLEMENTATION OF TECHNOLOGY
SYSTEME, PROCEDE ET ARTICLE MANUFACTURE DESTINES A LA FOURNITURE PAR PHASES
DE COMPOSANTS D'UN SYSTEME NECESSAIRES A L'APPLICATION D'UNE TECHNIQUE**

Patent Applicant/Assignee:

ACCENTURE LLP, 100 South Wacker Drive, Chicago, IL 60606, US, US

(Residence), US (Nationality)

Inventor(s):

GUHEEN Michael F, 2218 Mar East Street, Tiburon, CA 94920, US,

MITCHELL James D, 3004 Alma, Manhattan Beach, CA 90266, US,

BARRESE James J, 757 Pine Avenue, San Jose, CA 95125, US,

Legal Representative:

BRUESS Steven C (agent), Merchant & Gould P.C., P.O. Box 2903,
Minneapolis, MN 55402-0903, US,

Patent and Priority Information (Country, Number, Date):

Patent: WO 200073930 A2 20001207 (WO 0073930)

Application: WO 2000US14458 20000524 (PCT/WO US0014458)
Priority Application: US 99321360 19990527
Designated States: AE AG AL AM AT AT (utility model) AU AZ BA BB BG BR BY
CA CH CN CR CU CZ CZ (utility model) DE DE (utility model) DK DK (utility
model) DM DZ EE EE (utility model) ES FI FI (utility model) GB GD GE GH
GM HR HU ID IL IN IS JP KE KG KP KR KR (utility model) KZ LC LK LR LS LT
LU LV MA MD MG MK MN MW MX MZ NO NZ PL PT RO RU SD SE SG SI SK SK
(utility model) SL TJ TM TR TT TZ UA UG UZ VN YU ZA ZW
(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE
(OA) BF BJ CF CG CI CM GA GN GW ML MR NE SN TD TG
(AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZW
(EA) AM AZ BY KG KZ MD RU TJ TM
Publication Language: English
Filing Language: English
Fulltext Word Count: 149456

Main International Patent Class: G06F-017/60
Fulltext Availability:
Detailed Description

Detailed Description

... such a system in the art of conveying information regarding network
frameworks such as a **web** architecture framework.

SUMMARY OF THE INVENTION

A system, method, and article of manufacture are provided...global
network will
drastically impact the performance of the system, and this type of
migration **requires** the development of a complete communication design
from which a performance model can be derived...

...of the development architecture when migration of this sort is involved.

e) Is high networkperformance **required** ?

Communication design tools are essential in developing systems where
critical business operations have to have maximum availability and
minimum down time. One of the primary contributing **factors** to high
performance in client/server environments is a good
145
network design. A good...

...graphical depiction of the communication design?

A graphical depiction of the communication design may be **required** . For
simple designs, tools such as PowerPoint are normally adequate. Data flow
diagrams may be...

...the 15 actual objects used in development.

c) Do existing tools provide the necessaryfunctionality **required** to
produce the
communication designfor the project?

A simple and effective method of defining interfaces...provide readymade
business logic that is customizable and reusable. These can range from
simple components **offering limited** functionality (for example,
worksheet or charting GUI components), to components that handle a
significant portion...

...general ledger, sales order processing, inventory management or product
distribution. For example, IBM San Francisco **offers** business
components for the Java environment (see Error! Bookmark not deflned.)
Product Considerations

a) Does the component **require** significant customization?
When selecting components, it is important to get as close a match as possible to the functionality that is **required**.

b) Will the vendor guarantee required functional enhancements?
If functionality is missing from a component that...

13/3,K/31 (Item 30 from file: 349)
DIALOG(R) File 349:PCT FULLTEXT
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00761423

A SYSTEM, METHOD, AND ARTICLE OF MANUFACTURE FOR EFFECTIVELY CONVEYING WHICH COMPONENTS OF A SYSTEM ARE REQUIRED FOR IMPLEMENTATION OF TECHNOLOGY
SYSTEME, PROCEDE ET ARTICLE MANUFACTURE POUR L'ACHEMINEMENT EFFICACE DES COMPOSANTS D'UN SYSTEME NECESSAIRES A LA MISE EN PRATIQUE D'UNE TECHNOLOGIE

Patent Applicant/Assignee:

ACCENTURE LLP, 100 South Wacker Drive, Chicago, IL 60606, US, US
(Residence), US (Nationality)

Inventor(s):

GUHEEN Michael F, 2218 Mar East Street, Tiburon, CA 94920, US,
MITCHELL James D, 3004 Alma, Manhattan Beach, CA 90266, US,
BARRESE James J, 757 Pine Avenue, San Jose, CA 95125, US,

Legal Representative:

BRUESS Steven C (agent), Merchant & Gould P.C., P.O. Box 2903,
Minneapolis, MN 55402-0903, US,

Patent and Priority Information (Country, Number, Date):

Patent: WO 200073929 A2 20001207 (WO 0073929)

Application: WO 2000US14457 20000524 (PCT/WO US0014457)

Priority Application: US 99321136 19990527

Designated States: AE AG AL AM AT AT (utility model) AU AZ BA BB BG BR BY
CA CH CN CR CU CZ CZ (utility model) DE DE (utility model) DK DK (utility
model) DM DZ EE EE (utility model) ES FI FI (utility model) GB GD GE GH
GM HR HU ID IL IN IS JP KE KG KP KR KR (utility model) KZ LC LK LR LS LT
LU LV MA MD MG MK MN MW MX MZ NO NZ PL PT RO RU SD SE SG SI SK SK
(utility model) SL TJ TM TR TT TZ UA UG UZ VN YU ZA ZW
(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE
(OA) BF BJ CF CG CI CM GA GN GW ML MR NE SN TD TG
(AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZW
(EA) AM AZ BY KG KZ MD RU TJ TM

Publication Language: English

Filing Language: English

Fulltext Word Count: 150133

Main International Patent Class: **G06F-017/60**

Fulltext Availability:

Detailed Description

Detailed Description

... Figures also correlate with the appropriate portions of the following chart.

1 7

.1 Business1 ([www .business1.com](http://www.business1.com))

Business I offers a variety of products in the hardware, **networking**, architecture, infrastructure, security and development tool areas. These products are used as the foundation to...may not have the ability to handle extremely large files while other tools are built **specifically**

for that purpose.

Compiler / Linker / Interpreter

1 5 This component is responsible for taking raw...

...byte-code, or executable files that become components of the final system. The actual tools **required** depend on the development language, but always consist of one or a combination of the...reuse and code regeneration.

The ability to reuse code reduces both the time and resources **required** on a project. Code regeneration eases maintenance issues by propagating changes throughout multiple sections of code.

155

Product Considerations

a) Can the generation tool provide code which meets performance **requirements** ? The code/applications generated by the tools vary in performance. Optimized code usually results in...of Internet and kiosk-based systems, where users have a notoriously short concentration span.

This **requirement** for more attractive user interfaces has triggered the evolution of media-rich applications, the development of which **requires** new tools and processes, and brings with it a whole new set of issues.

Media...

13/3,K/32 (Item 31 from file: 349)

DIALOG(R)File 349:PCT FULLTEXT

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00761422

BUSINESS ALLIANCE IDENTIFICATION

**SYSTEME, PROCEDE ET ARTICLE DE PRODUCTION POUR L'IDENTIFICATION D'ALLIANCES
COMMERCIALES DANS UN CADRE D'ARCHITECTURE RESEAU**

Patent Applicant/Assignee:

ACCENTURE LLP, 100 South Wacker Drive, Chicago, IL 60606, US, US
(Residence), US (Nationality)

Inventor(s):

GUHEEN Michael F, 2218 Mar East Street, Tiburon, CA 94920, US,
MITCHELL James D, 3004 Alma, Manhattan Beach, CA 90266, US,
BARRESE James J, 757 Pine Avenue, San Jose, CA 95125, US,

Legal Representative:

BRUESS Steven C (agent), Merchant, Gould, Smith, Edell, Welter & Schmidt,
P.A., P.O. Box 2903, Minneapolis, MN 55402-0903, US,

Patent and Priority Information (Country, Number, Date):

Patent: WO 200073928 A2-A3 20001207 (WO 0073928)

Application: WO 2000US14375 20000524 (PCT/WO US0014375)

Priority Application: US 99320816 19990527

Designated States: AE AG AL AM AT AU AZ BA BB BG BR BY CA CH CN CR CU CZ DE

DK DM DZ EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ LC

LK LR LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ PL PT RO RU SD SE SG SI

SK SL TJ TM TR TT TZ UA UG UZ VN YU ZA ZW

(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE

(OA) BF BJ CF CG CI CM GA GN GW ML MR NE SN TD TG

(AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZW

(EA) AM AZ BY KG KZ MD RU TJ TM

Publication Language: English

Filing Language: English
Fulltext Word Count: 149371

Main International Patent Class: **G06F-017/60**
Fulltext Availability:
Detailed Description

Detailed Description

... tools have been superceded by Integrated Development Environments (IDEs) which take all the basic components **required** for construction, and integrate them into a single system. Although IDEs are now the preferred tools for most construction, the components that make up these ...

... 1.5 IMPORTANT: While IDEs provide the basic components for construction, not all the functionality **offered** by the components listed here is provided (for example IDEs do not generally provide Help...

13/3,K/33 (Item 32 from file: 349)
DIALOG(R) File 349:PCT FULLTEXT
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00742404 **Image available**

COMPUTER BASED MATCHING SYSTEM FOR PARTY AND COUNTERPARTY EXCHANGES
SYSTEME INFORMATIQUE DE MISE EN CORRESPONDANCE DES ECHANGES ENTRE PARTIE ET
CONTREPARTIE

Patent Applicant/Assignee:

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Patent Applicant/Inventor:

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Legal Representative:

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Patent and Priority Information (Country, Number, Date):

Patent: WO 200055775 A2 20000921 (WO 0055775)

Application: WO 2000GB909 20000313 (PCT/WO GB0000909)

Priority Application: CA 2264351 19990312

Designated States: AU CA CN GB JP MX US

(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE

Publication Language: English

Filing Language: English

Fulltext Word Count: 10635

Main International Patent Class: **G06F-017/60**
Fulltext Availability:
Detailed Description

Detailed Description

... a netting methodology.

The invention is exemplified by a new business model and system for
foreign exchange transactions.

Description of the prior art

The **Internet** **offers** the promise of allowing buyers and sellers of

goods and services to communicate directly with...

...1998 possible to transact many kinds of business using the Internet, which formerly would have **required** a broker or agent.

Examples include the purchase of insurance, airline tickets, books and holidays...

13/3,K/34 (Item 33 from file: 349)
DIALOG(R)File 349:PCT FULLTEXT
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00737987 **Image available**

GLOBALLY TIME-SYNCHRONIZED SYSTEMS, DEVICES AND METHODS

SYSTEMES GLOBALEMENT SYNCHRONISES DANS LE TEMPS

Patent Applicant/Assignee:

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Patent Applicant/Inventor:

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Legal Representative:

PERKOWSKI Thomas J (agent), Soundview Plaza, 1266 East Main Street,
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Patent and Priority Information (Country, Number, Date):

Patent: WO 200050974 A2-A3 20000831 (WO 0050974)

Application: WO 2000US5093 20000228 (PCT/WO US0005093)

Priority Application: US 99258573 19990226; US 2000513601 20000225

Parent Application/Grant:

Related by Continuation to: US Not furnished (CIP)

Designated States: AE AL AM AT AU AZ BA BB BG BR BY CA CH CN CR CU CZ DE DK

DM EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ LC LK LR

LS LT LU LV MA MD MG MK MN MW MX NO NZ PL PT RO RU SD SE SG SI SK SL TJ

TM TR TT TZ UA UG US UZ VN YU ZA ZW

(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE

(OA) BF BJ CF CG CI CM GA GN GW ML MR NE SN TD TG

(AP) GH GM KE LS MW SD SL SZ TZ UG ZW

(EA) AM AZ BY KG KZ MD RU TJ TM

Publication Language: English

Filing Language: English

Fulltext Word Count: 80968

Main International Patent Class: **G06F-017/60**

Fulltext Availability:

Claims

Claim

... has a number of advantages

over the computer-based client machine 160. First, the bandwidth

requirements on the modem Internet connection are greatly reduced since much of the content is delivered...

...secure. Unlike a general purpose computer, programming and

development tools and interfaces would be proprietary, **limiting** the ability of hackers to develop programs to compromise the system. Also, programs Page 87...

- ...financial and commodity trading operations, on-line real-time auctions, and other forms of time-
constrained competition over the Internet. As discussed above, the GSU, enables a number of functions that...
- ...stamps.
The first category of functionality is the generation of output events in response to **specific** time and space **conditions** . The GSUcore processor 750 can receive instructions, through a local user interface or through an interconnection to another device or computer, that set up time and space **constraints** along with associated actions that are to be performed when the
Zn time and space **constraints** are satisfied. In the case of the contest application, the **constraint** was to perform the action at the instant of the desired start-time. The action...
- ...be programmed to generate an number of different output actions in response to the timespace **conditions** . However, using the security and encryption capabilities of the GSU, the nature of these actions...
- ...benefit from its time and space stamping capabilities. These inputs range from those with very **specific** purposes, such as water level sensors, burglar alarms, and police radar, to very general purpose...
- ...sensors, and signature capture devices. The applications for a GSU having these inputs are virtually **limitless** , and the input devices shown are only a representative sample of the possible inputs. Page...connections. Alternatively, GSUs 1 7 5 and 177 can also be realized as single Application **Specific** Integrated Circuit (ASIC) devices, wherein analog and digital circuits are embodied in a manner known...
- ...and space-stamping of client machine-based activities such as the submission of offers to **buy** or **sell** securities, **options** or the like, as well as bids to buy goods being auctioned off at **on - line** **auction** sites. When using the hardware-based GSUhereof, each client machine in the system is enabled...a clock as the case of testing, and a contest against changing supply and demand **conditions** in a market as in the case of real-time securities, commodities, or **currency** **trading** , and other forms of real-time and non-real-time **auction** processes.

96 An **Internet** -based system for enabling a competition among a plurality of participants over the Internet, comprising...simultaneously disseminating such information to globally-synchronized client machines located world-wide to enable secure " **on - line** " **electronic**
Page 224 of 238
foreign **currency** **trading** operations in a fundamentally fair manner.

315. A system and method for **electronic** -based **on - line** securities trading, commodities **trading** , and foreign **currency trading** in a secure and fundamentally fair manner using client machines globally-synchronized with corresponding **Internet** -based securities trading servers, commodities **trading** servers, and foreign **currency trading** servers, respectively, so that each market competitor is informed about incremental changes in market **conditions** at substantially the same time and therefore is permitted to respond to such market **condition** changes (e.g. changes in stock, commodity or currency prices) at substantially the same time...foreign currencies.

Page 225 of 238

computer systems, wherebetween competition-promoting/supporting processes (e.g. **bidding** processes) are carried out among individuals over the Internet, and accurate time-stamping operations are...

...both the client and server ends of the network so that the response (i.e. **bid**) of each individual can be reliably accepted based upon its submission-time at the client computer...

...a network of server and client computer systems, wherebetween competition-promoting/supporting processes (e.g. **bidding** processes) are carried out among individuals over the Internet, wherein accurate time-stamping is performed...

...client and server ends of the competition-supporting process, so that the response (i.e. **bid**) can be reliably accepted based upon its submission-time at the client computer system, and...

...transportable GSU-enabled computing device so that the message can only be decrypted in a **specific** location at a **specific** time period.

322. An Internet-based system comprising:

a plurality of GSU-enabled client network...

...system and method of serving and receiving information over the Internet in connection with time- **constrained** competitive processes, which avoids the problems of network latency, ensures microsecond "start time" accuracy, and...transportable GSU-enabled computing device so that the message

can only be decrypted in a **specific** location at a **specific** time period.

334. An Internet-based system for enabling the reception of secure radio communications...

...display information clues and/or instructions only when the GSU-enabled device is present within **specific** location over a particular time interval (i.e. intersects a prespecified region along the space...

...enabled into operation only when such devices are in fact used in accordance with the **conditions** of use set forth in the license agreement with the customer (i.e. when used...

...host system or device which is restricted to operate within a set of space-time **constraints** , by embedding a GSU-enabled device within each such portable host system or device, and...

...device only when such systems and devices are in fact used in accordance with the **conditions** of use set forth in the license agreement.
339. An Internet-based method of and...

13/3,K/35 (Item 34 from file: 349)
DIALOG(R)File 349:PCT FULLTEXT
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00576346 **Image available**
COMPUTER BASED MATCHING SYSTEM FOR BUYERS AND SELLERS
SYSTEME INFORMATISE DE RAPPROCHEMENT ET DE MISE EN RELATION DES ACHETEURS ET DES VENDEURS
Patent Applicant/Assignee:
IPCO LIMITED,
VAN ROON Mark,
Inventor(s):
VAN ROON Mark,
Patent and Priority Information (Country, Number, Date):
Patent: WO 200039719 A1 20000706 (WO 0039719)
Application: WO 99IB2088 19991229 (PCT/WO IB9902088)
Priority Application: CA 2257428 19981229
Designated States: AU CA CN GB JP MX US AT BE CH CY DE DK ES FI FR GB GR IE
IT LU MC NL PT SE
Publication Language: English
Fulltext Word Count: 8062

Main International Patent Class: **G06F-017/60**
Fulltext Availability:
Detailed Description

Detailed Description
... business model and system for foreign exchange transactions.

Description of the Prior Art
The Internet **offers** the promise of enabling buyers and sellers of goods and services to communicate directly with...

...1998 possible to transact many kinds of business using the Internet, which formerly would have **required** a broker or agent.

Examples include the purchase of insurance, airline tickets, books and holidays...

13/3,K/36 (Item 35 from file: 349)
DIALOG(R)File 349:PCT FULLTEXT
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00494825 **Image available**
DISTRIBUTED ARCHITECTURE UTILITY
PROGRAMME UTILITAIRE A ARCHITECTURE REPARTIE
Patent Applicant/Assignee:
MERRILL LYNCH PIERCE FENNER & SMITH,
Inventor(s):
STEIN Derek N,
THOMAS Arthur L,
ALEXANDER Mark,
Patent and Priority Information (Country, Number, Date):

Patent: WO 9926177 A1 19990527
Application: WO 98US24262 19981113 (PCT/WO US9824262)
Priority Application: US 97970483 19971114
Designated States: AL AM AU BA BB BG BR CA CN CU CZ EE GE HR HU ID IL IS JP
KP KR LC LK LR LT LV MG MK MN MX NO NZ PL RO SG SI SK SL TR TT UA UZ VN
YU GH GM KE LS MW SD SZ UG ZW AM AZ BY KG KZ MD RU TJ TM AT BE CH CY DE
DK ES FI FR GB GR IE IT LU MC NL PT SE BF BJ CF CG CI CM GA GN GW ML MR
NE SN TD TG
Publication Language: English
Fulltext Word Count: 8590
Main International Patent Class: G06F-017/60
Fulltext Availability:
Detailed Description

Detailed Description

- ... present invention,
Documentation Library is provided to prevent multiple and/or redundant document disclosure requests **required** for the client to transact a particular product or service **offered** by the FSP. The Library preferably allows for systematic aging of documents, and preferably also...
- ...a client's
authorization to transact a given product or service in view of the **required** documents. Further, implementation of this Documentation Library, which can include various artificial intelligence (AI) components...
- ...example, the relationship between a client and the FSP or a counterparty can have attributes **requiring** certain SEC (Securities and Exchange Commission) rule disclosures, entry of a taxpayer status (e.g., non-profit, SEP-IRA, trust account), the language used for **transactions**, the reporting **currency** type, **electronic** data sources (and associated identification), cash investment preferences and percentage investments (e.g., how cash...
- ...a general account will be invested, typically in the FSP's money market or a **limited** number of no-load mutual funds managed by the FSP), and the statement type and...

Set	Items	Description
S1	494	AU=(RODGERS K? OR RODGERS, K?)
S2	3898166	OPTION OR CURRENCY OR CURRENCIES OR MONEY OR FOREIGN()EXCH- ANGE
S3	215815	S2(5N) (TRADING OR TRANSACT? OR SELL? ? OR SELLING OR BUY? ? OR BUYING)
S4	20758	S3(25N) (AUCTION OR BID OR BIDDING OR OFFER?)
S5	6189	S4(S) (ONLINE OR ON()LINE OR INTERNET OR INTRANET OR EXTRAN- ET OR WEB? OR HOMEPAGE OR HOME()PAGE OR NETWORK? OR PORTAL? OR WWW OR CYBER? OR LAN OR WAN OR ELECTRONIC?)
S6	11702927	CONSTRAIN? OR LIMIT? OR CONDITION? OR FACTOR? ? OR CRITERI? OR SPECIF? OR REQUIRE?
S7	349	S5(10N)S6
S8	261	S7 NOT PY>2000
S9	222	S8 NOT PD=20000808:20040209
S10	134	RD (unique items)

? show file

File 9:Business & Industry(R) Jul/1994-2004/Feb 06
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File 15:ABI/Inform(R) 1971-2004/Feb 07
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File 16:Gale Group PROMT(R) 1990-2004/Feb 09
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10/3,K/1 (Item 1 from file: 9)
DIALOG(R)File 9:Business & Industry(R)
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2848292 Supplier Number: 02848292

Millions Phoning Online, Finding Price Is Right Even if Quality Isn't
(Number of people in the US who use Internet-based voice communication has
grown to about 15 mil, an combined revenues of Internet telephony firms
is forecast to reach \$16.5 bil by 2004)

New York Times , v CXLIX, n 51,441, p C1+

July 06, 2000

DOCUMENT TYPE: National Newspaper ISSN: 0362-4331 (United States)

LANGUAGE: English RECORD TYPE: Abstract

ABSTRACT:

...company says it has signed up 7.5 million users. The original article discusses current **limitations** of **Internet** -based voice communications technology, as well as the views of various analysts on Internet telephony ...

10/3,K/2 (Item 2 from file: 9)
DIALOG(R)File 9:Business & Industry(R)
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2649245 Supplier Number: 02649245 (USE FORMAT 7 OR 9 FOR FULLTEXT)

Banks may miss out on the Net

(Online payments providers WorldPay and Netbanx look to fill niche left
open by banks that avoid backing Internet startup firms because they lack
credit histories)

Electronic Payments International, p 5

October 31, 1999

DOCUMENT TYPE: Newsletter ISSN: 0954-0393 (Ireland)

LANGUAGE: English RECORD TYPE: Fulltext

WORD COUNT: 888

ABSTRACT:

...two-year trading history for merchants are losing out on the fast-growing capability of **Internet** companies. This also **limits** banks in obtaining **Internet** -based **electronic** payments business. WorldPay, meanwhile, offers an Internet trading software product that helps merchants set up...

10/3,K/3 (Item 3 from file: 9)
DIALOG(R)File 9:Business & Industry(R)
(c) 2004 Resp. DB Svcs. All rts. reserv.

2568826 Supplier Number: 02568826

MOTOROLA ACQUIRES SOFTWARE TOOLS DEVELOPER METROWERKS

(Motorola Inc is buying Metrowerks Inc, whose programming tools,
CodeWarrior, are used for software development for a number of operating
systems and microprocessors)

Globe & Mail, p B3

August 20, 1999

DOCUMENT TYPE: Regional Newspaper ISSN: 0319-0714 (Canada)

LANGUAGE: English RECORD TYPE: Abstract

ABSTRACT:

...September 3 for \$9.25 each, a 28% premium over Wednesday's closing

price. The **bid requires** at least 77% of the shares to be tendered. If the deal fails to push through, Motorola has the **option** to **buy** up to 19.9% of Metrowerks and would receive a breakup fee of \$4.7...

10/3,K/4 (Item 4 from file: 9)

DIALOG(R)File 9:Business & Industry(R)
(c) 2004 Resp. DB Svcs. All rts. reserv.

2556543 Supplier Number: 02556543 (USE FORMAT 7 OR 9 FOR FULLTEXT)
Beyond Collectibles: Auction Web Site Offers Help in Unloading Receivables
(ClaimX.com auction site allows banks with accounts receivable to collect
to put them out to the highest bidder; accounts-receivable collecting in
the US is a \$70-bil industry)

American Banker, v 164, n 165, p 1

August 27, 1999

DOCUMENT TYPE: Newspaper ISSN: 0002-7561 (United States)

LANGUAGE: English RECORD TYPE: Fulltext

WORD COUNT: 635

(USE FORMAT 7 OR 9 FOR FULLTEXT)

TEXT:

...the site, ClaimX is conducting a direct marketing campaign aimed at bankruptcy creditors. People owed **money** by bankrupt firms can **sell** their claims on the **Internet** .

A seller listing a claim on ClaimX identifies a minimum price and **specifies** how long the **auction** will last. The seller pays a \$10 fee and the buyer 1.5% of the...

10/3,K/5 (Item 5 from file: 9)

DIALOG(R)File 9:Business & Industry(R)
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2453404 Supplier Number: 02453404 (USE FORMAT 7 OR 9 FOR FULLTEXT)
CIBC Provides Online Foreign Exchange Transactions.
(CIBC introduces CIBC FX Web Dealing service allowing small- and mid-size
corporate customers to transact foreign exchanges online)

Financial NetNews, v IV, n 18, p 5

May 03, 1999

DOCUMENT TYPE: Newsletter (United States)

LANGUAGE: English RECORD TYPE: Fulltext

WORD COUNT: 160

(USE FORMAT 7 OR 9 FOR FULLTEXT)

TEXT:

...is also geared toward landing new accounts, he added, noting the firm does not have **specific** customer acquisition goals. CIBC FX **Web** Dealing (**www .fxdealing.cibc.com**) allows corporate customers who are residents of Canada and conduct currency transactions...

10/3,K/6 (Item 6 from file: 9)

DIALOG(R)File 9:Business & Industry(R)
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2412495 Supplier Number: 02412495 (USE FORMAT 7 OR 9 FOR FULLTEXT)

Phileo's seamless banking a first for the nation
(PhileoAllied Bank is first in Malaysia to introduce "seamless" banking, so
all transactions can be carried out at any of its branches without
incurring charges)

Business Times (Malaysia), p n/a
March 10, 1999
DOCUMENT TYPE: Journal (Malaysia)
LANGUAGE: English RECORD TYPE: Fulltext
WORD COUNT: 515

(USE FORMAT 7 OR 9 FOR FULLTEXT)

TEXT:
...up to 11 days.

He added that a customer will be allowed to perform, without **limit** ,
online fund transfers, apply for banker's cheques or draft or telegraphic
transfers and sell or...

10/3,K/7 (Item 7 from file: 9)
DIALOG(R)File 9:Business & Industry(R)
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2399388 Supplier Number: 02399388 (USE FORMAT 7 OR 9 FOR FULLTEXT)
Oxford Global Network Ltd
(Oxford Global Network Ltd is raising \$3 mil via private placement of
common stock)

Private Equity Week, p 5
March 01, 1999
DOCUMENT TYPE: Newsletter ISSN: 0015-2005 (United States)
LANGUAGE: English RECORD TYPE: Fulltext
WORD COUNT: 43

(USE FORMAT 7 OR 9 FOR FULLTEXT)

TEXT:
...million through a private placement of common stock. A minimum
investment of \$5,000 is **required** . The **Internet** -based **currency**
trading company intends to use proceeds from the **offering** for salary
payments and working capital.

10/3,K/8 (Item 8 from file: 9)
DIALOG(R)File 9:Business & Industry(R)
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2340693 Supplier Number: 02340693 (USE FORMAT 7 OR 9 FOR FULLTEXT)
E*Trade Breaks New Ground With Investment Bank
(E*Trade will own at least 28% of E*Offering, new online investment bank)
Newsbytes News Network, p N/A
January 12, 1999
DOCUMENT TYPE: Journal ISSN: 0983-1592 (United States)
LANGUAGE: English RECORD TYPE: Fulltext
WORD COUNT: 563

(USE FORMAT 7 OR 9 FOR FULLTEXT)

TEXT:
...which will be headquartered in Newport Beach, Calif. The Internet- based

stock/bond/mutual fund **trading** concern has an **option** to increase its ownership in E* **Offering** to 51 percent.

Specific financial details behind the deal, which is still subject to definitive documentation, were not released...

10/3,K/9 (Item 9 from file: 9)
DIALOG(R)File 9:Business & Industry(R)
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2316819 Supplier Number: 02316819

CBOE TO FACE COMPUTERIZED RIVAL

(Chicago Board Options Exchange (Illinois) will have to contend with a new rival called the International Securities Exchange (ISE) (Wall Street, New York, NY))

Chicago Tribune, p 3;1

November 11, 1998

DOCUMENT TYPE: Regional Newspaper ISSN: 0951-3175 (United States)

LANGUAGE: English RECORD TYPE: Abstract

ABSTRACT:

...approval, intends to clear its trades through the Options Clearing Corp (Chicago, IL). ISE will **require** its market makers to provide quotes to **buy** and **sell** any given **option**, thus incorporating elements of **auction** markets. It will eliminate the need for traditional, open outcry trading floors and thus cost...

10/3,K/10 (Item 10 from file: 9)
DIALOG(R)File 9:Business & Industry(R)
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2313764 Supplier Number: 02313764 (USE FORMAT 7 OR 9 FOR FULLTEXT)

UK Brokerage To Add Net Futures

(Union CAL Ltd (UK) to offer online futures trading in 1999; will market service through Internet and print ads)

Financial NetNews, v III, n 47, p 5

November 23, 1998

DOCUMENT TYPE: Newsletter (United States)

LANGUAGE: English RECORD TYPE: Fulltext

WORD COUNT: 231

(USE FORMAT 7 OR 9 FOR FULLTEXT)

TEXT:

Union CAL **Limited**, a London-based brokerage firm, will roll out **online** futures trading. The new feature, scheduled to go live early next year, will complement the...

...declined to disclose advertising or development costs.

Union CAL (www.unioncal.com) has also begun **offering** a free, software-based 30-day trial period for non- **Internet online foreign exchange trading**, the official said. Since Union CAL appeals to a **limited** number of investors--the smallest foreign exchange transaction allowed is about \$250,000--the firm...

10/3,K/11 (Item 11 from file: 9)

DIALOG(R)File 9:Business & Industry(R)
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2259032 Supplier Number: 02259032 (USE FORMAT 7 OR 9 FOR FULLTEXT)
Dreyfus To Launch Net Trading
(Dreyfus to offer Internet trading for stocks, bonds and mutual funds to help retain customers)
Financial NetNews, v III, n 38, p 1+
September 21, 1998
DOCUMENT TYPE: Newsletter (United States)
LANGUAGE: English RECORD TYPE: Fulltext
WORD COUNT: 407

(USE FORMAT 7 OR 9 FOR FULLTEXT)

TEXT:

...The Dreyfus online trading package will be made available through Dreyfus's Lion Account, which **requires** a \$10,000 minimum account balance. Dreyfus has a discount **Web** brokerage sister company, Dreyfus Brokerage Services, where customers who wish to trade over the Internet...

10/3,K/12 (Item 12 from file: 9)
DIALOG(R)File 9:Business & Industry(R)
(c) 2004 Resp. DB Svcs. All rts. reserv.

2145117 Supplier Number: 02145117 (USE FORMAT 7 OR 9 FOR FULLTEXT)
Juno Inks 5 Millionth Free E-Mail Customer
(Juno Online Services reached 5 mil subscriber level, making it second largest online service in US)
Newsbytes News Network, p N/A
May 20, 1998
DOCUMENT TYPE: Journal; Ranking ISSN: 0983-1592 (United States)
LANGUAGE: English RECORD TYPE: Fulltext
WORD COUNT: 260

(USE FORMAT 7 OR 9 FOR FULLTEXT)

TEXT:

...first service to offer free Internet e-mail, and is still the only company to **offer** a free e-mail without **requiring** its subscribers to have **Internet** access.

So how does Juno make its **money** ? Advertising. Juno **sells** "highly targeted interactive advertising," as well as through direct sales of products and services -- on...

10/3,K/13 (Item 13 from file: 9)
DIALOG(R)File 9:Business & Industry(R)
(c) 2004 Resp. DB Svcs. All rts. reserv.

2019933 Supplier Number: 02019933 (USE FORMAT 7 OR 9 FOR FULLTEXT)
Let it snow
(Wells Fargo Bank began selling discounted ski lift tickets and lesson packages this week at 550 Northern California ATMs)
Card Fax, v 1997, n 255, p 1
December 10, 1997
DOCUMENT TYPE: Newsletter ISSN: 0002-7561 (United States)
LANGUAGE: English RECORD TYPE: Fulltext

WORD COUNT: 114

(USE FORMAT 7 OR 9 FOR FULLTEXT)

TEXT:

...and ATM manufacturer Diebold Inc. are working on technology to provide ATM users with ski- **condition** reports via the **Internet** , a program that could be tested in 1998, Diebold officials say.

...

10/3,K/14 (Item 14 from file: 9)

DIALOG(R)File 9:Business & Industry(R)

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1916153 Supplier Number: 01916153

Mellon to Buy Los Angeles Discount Brokerage

(Mellon Bank will acquire Pacific Brokerage Services, a discount brokerage with a large on-line trading operation and 100,000 customers)

American Banker, v CLXII, n 164, p 1+

August 26, 1997

DOCUMENT TYPE: Journal ISSN: 0002-7561 (United States)

LANGUAGE: English RECORD TYPE: Abstract

ABSTRACT:

...customers. On-line trading accounts for 60% of Pacific Brokerage Services' trading. The company's **on - line offerings** are currently **limited** to stock and **option trading** , but they hope to expand to include mutual fund sales. According to Bill Burnham from...

10/3,K/15 (Item 15 from file: 9)

DIALOG(R)File 9:Business & Industry(R)

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1736906 Supplier Number: 01736906 (USE FORMAT 7 OR 9 FOR FULLTEXT)

Fidelity quietly rolls out Internet trading capability

(Fidelity offering Internet trading option to its current clients while publicly calling it a "pilot program")

Investment Dealers' Digest, v 63, n 4, p 14

January 27, 1997

DOCUMENT TYPE: Journal ISSN: 0021-0080 (United States)

LANGUAGE: English RECORD TYPE: Fulltext

WORD COUNT: 528

ABSTRACT:

...a "pilot program." In December, Fidelity began soliciting sign-ups through a page on its **Web** site. The offer says the program is for a "**limited** number of individual investors" and is "strictly offered on a first come, first served basis..."

10/3,K/16 (Item 16 from file: 9)

DIALOG(R)File 9:Business & Industry(R)

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1667193 Supplier Number: 01667193 (USE FORMAT 7 OR 9 FOR FULLTEXT)

Comdex - Publishing Software Does Multiple Formats

(Design Intelligence's IPublish desktop publishing package adjusts design elements appropriately for diverse formats and inserts hypertext links as

needed)

Newsbytes News Network, p N/A
November 22, 1996
DOCUMENT TYPE: Journal (United States)
LANGUAGE: English RECORD TYPE: Fulltext
WORD COUNT: 399

(USE FORMAT 7 OR 9 FOR FULLTEXT)

TEXT:

...site on the Web, at <http://www.design-intelligence.com>

The company will make its **money** be **selling** design packs aimed at **specific** industries.

O'Donnell also foresees **offering** other add-ons, such as clip art and other design elements. Eventually he hopes to...

10/3,K/17 (Item 17 from file: 9)

DIALOG(R)File 9:Business & Industry(R)
(c) 2004 Resp. DB Svcs. All rts. reserv.

1581959 Supplier Number: 01581959 (USE FORMAT 7 OR 9 FOR FULLTEXT)
Governments put phone contracts on the line in NY
(New York City's total local telephone service market, which is estimated at \$3 bil, will have more competition under deregulation)
Crain's New York Business, v XII, n 33, p 3+
August 12, 1996
DOCUMENT TYPE: Journal ISSN: 8756-789X (United States)
LANGUAGE: English RECORD TYPE: Fulltext
WORD COUNT: 825

(USE FORMAT 7 OR 9 FOR FULLTEXT)

TEXT:

...know what our strategy will be, but clearly, price is going to be an important **factor** ."

Besides, carriers may have to sink substantial money into their **networks** and equipment to service government offices here. Some, such as Teleport, which recently collected \$1...

10/3,K/18 (Item 18 from file: 9)

DIALOG(R)File 9:Business & Industry(R)
(c) 2004 Resp. DB Svcs. All rts. reserv.

1062789 Supplier Number: 01062789 (USE FORMAT 7 OR 9 FOR FULLTEXT)
Borden Makes Public Offering
(Borden Chemicals & Plastics will publicly offer 4 mil depository units; proceeds will be applied to newly-acquired PVC plant)
Chemical Marketing Reporter, p 8
October 17, 1994
DOCUMENT TYPE: Journal; News Brief ISSN: 0090-0907 (United States)
LANGUAGE: English RECORD TYPE: Fulltext
WORD COUNT: 220

(USE FORMAT 7 OR 9 FOR FULLTEXT)

TEXT:

...recent acquisition of a polyvinyl chloride resin production facility in Addis, La.

If the initial **offering** attracts interest, BCP has an **option** to **sell** an additional 600,000 units. Based on the current price of BCP units, which represent common **limited** partner interests, the **offering** will raise \$109.3 million. Investment bankers CS First Boston and Paine Webber Inc. will...

10/3,K/19 (Item 19 from file: 9)

DIALOG(R)File 9:Business & Industry(R)
(c) 2004 Resp. DB Svcs. All rts. reserv.

1012064 Supplier Number: 01012064 (USE FORMAT 7 OR 9 FOR FULLTEXT)

Reality Offers Money Network for Quicken 03/24/94

(Reality Technologies has announced Reuters Money Network for Quicken Users, a version of its personal investing service)

Newsbytes News Network, p N/A

March 24, 1994

DOCUMENT TYPE: Journal (United States)

LANGUAGE: English RECORD TYPE: Fulltext

WORD COUNT: 321

(USE FORMAT 7 OR 9 FOR FULLTEXT)

TEXT:

...or rising more than a certain amount in one day. Reality said it plans to **offer online trading** facilities on the **Money Network** soon.

Reuters Money Network for Quicken **requires** an 80386-based PC or better, with four megabytes (MB) of memory, DOS 3.3...

10/3,K/20 (Item 1 from file: 15)

DIALOG(R)File 15:ABI/Inform(R)

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02058000 58398275

Now and soon

Spence, Betty

Chief Executive n158 PP: 50-56 Aug 2000

ISSN: 0160-4724 JRNL CODE: CHE

WORD COUNT: 3086

...TEXT: mbusiness, "your digital brand derives from e-services that meet or exceed customer or stakeholder **requirements** for satisfaction, as well as value." Today, your **online** broker gives this kind of satisfaction when, so programmed, you get an alert when Apple...

10/3,K/21 (Item 2 from file: 15)

DIALOG(R)File 15:ABI/Inform(R)

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02047192 56575968

Means of payment, the unbanked, and EFT '99

Prescott, Edward S; Tatar, Daniel D

Economic Quarterly - Federal Reserve Bank of Richmond v85n4 PP: 49-70

Fall 1999
ISSN: 1069-7225 JRNL CODE: ERR
WORD COUNT: 8346

...TEXT: like the community groups, disliked the early proposals. Many banks feared that political pressures would **require** them to **offer** low-cost checking accounts to the unbanked. They claimed that regardless of the technological advances of **electronic** banking, they would lose **money** by carrying **transaction** accounts for those who were currently unbanked. In any event, the banks believed a large...

10/3,K/22 (Item 3 from file: 15)
DIALOG(R)File 15:ABI/Inform(R)
(c) 2004 ProQuest Info&Learning. All rts. reserv.

02046105 57006118
Multi-bank FX trading on-line, but not from a bank
Tully, Kathryn
Corporate Finance n188 PP: 40-41 Jul 2000
ISSN: 0958-2053 JRNL CODE: COF
WORD COUNT: 651

...TEXT: does not trade itself. The service allows corporates to hold a real-time electronic reverse **auction** through a user-friendly screen to get bids for spots, swaps and forwards from the banks on the system. By the summer **option transactions** will also be **offered**. The service can be tailored to suit corporate payment **requirements**.

Lori Mirek, president and chief executive officer of Currenex, says that corporates want to get...

10/3,K/23 (Item 4 from file: 15)
DIALOG(R)File 15:ABI/Inform(R)
(c) 2004 ProQuest Info&Learning. All rts. reserv.

01908310 05-59302
Customer relationship management: New horizons for institutional banking
Singh, Arvind
US Banker v109n10 PP: 79-82 Oct 1999
ISSN: 0148-8848 JRNL CODE: USI
WORD COUNT: 1458

...TEXT: at the periphery of the business, such as data providers and boutique investment banks. Currently, **auction** -type matching and **electronic** exchanges are targeting smaller-scale **transactions** in spot and forward **currency** and fixed-income markets, where typically banks have demanded large **bid / offer** spreads to provide the service.

Conceivably, a bank could respond competitively by **offering** a small-order automated transaction service that is circumscribed by customer **limits** on **transaction** size, frequency, **currency** and value date. Quick **transaction** notification to the banks internal risk monitoring system and live position updating is presently available...

10/3,K/24 (Item 5 from file: 15)
DIALOG(R)File 15:ABI/Inform(R)
(c) 2004 ProQuest Info&Learning. All rts. reserv.

01899702 05-50694

Assemble line

Richter, M J

Telephony Upstart Supplement PP: 30-31 Sep 6, 1999

ISSN: 0040-2656 JRNL CODE: TPH

WORD COUNT: 1435

...TEXT: than building its own network, it takes advantage of Bell Atlantic's "assembly room" interconnection **option** .

That means Plan B **buys** unbundled **network** elements (UNEs) from Bell Atlantic-loops and ports, to be **specificand** recombines them itself to **offer** service to customers. The strategy is intriguing. Dayan believes Plan B is the first CLEC...

10/3,K/25 (Item 6 from file: 15)

DIALOG(R)File 15:ABI/Inform(R)

(c) 2004 ProQuest Info&Learning. All rts. reserv.

01838640 04-89631

The anatomy of the Tallinn stock exchange

Lustsik, Olga

Russian & East European Finance & Trade v34n5 PP: 39-70 Sep/Oct 1998

ISSN: 1061-2009 JRNL CODE: SOV

WORD COUNT: 9303

...TEXT: corrective actions taken.

If the client is not satisfied with the action taken or resolution **offered** by the member firm, he may request a change by the TSE disciplinary committee. The member firm is **required** to inform the client of this **option** (34).

2.5. Electronic Trading System

The TSE has developed an electronic trading system that displays quotes for listed stocks...

10/3,K/26 (Item 7 from file: 15)

DIALOG(R)File 15:ABI/Inform(R)

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01742561 03-93551

DLJdirect to set up shop in Japan

Rafalaf, Andrew

Wall Street & Technology v16n12 PP: 58 Dec 1998

ISSN: 1060-989X JRNL CODE: WSC

WORD COUNT: 433

...TEXT: and chairman of the new company, contends that the Japanese market is ripe for an **online** brokerage. "There are a number of **factors** , like a struggling economy, deregulation and the rise of the **Internet** , that make it a somewhat chaotic environment," Darcy explains. "This environment creates opportunities for outside..."

10/3,K/27 (Item 8 from file: 15)

DIALOG(R)File 15:ABI/Inform(R)
(c) 2004 ProQuest Info&Learning. All rts. reserv.

01701922 03-52912

Banking industry adopts OFX

Radosevich, Lynda

InfoWorld v20n38 PP: 16 Sep 21, 1998

ISSN: 0199-6649 JRNL CODE: IFW

WORD COUNT: 375

...TEXT: bank supports OFX transactions on its Web site and in personal finance software, it can **offer** realtime **transactions** .

Also, Microsoft **Money** and Intuit Quicken currently support portions of the OFX **specification** , and, in 1999, new versions of the popular packages will support additional OFX transactions such...

10/3,K/28 (Item 9 from file: 15)

DIALOG(R)File 15:ABI/Inform(R)

(c) 2004 ProQuest Info&Learning. All rts. reserv.

01644182 02-95171

Practical preparations for the Euro

Verschoye-King, Alan; Jaggard, Richard

Corporate Finance Guide to Monetary Union 1998 Supplement PP: 4-11 May 1998

ISSN: 0958-2053 JRNL CODE: COF

WORD COUNT: 5317

...TEXT: banks requiring dual accounts in each country of business. They may not be able to **offer** the same conversion efficiencies.

4 Analyze reporting **requirements** . During the transition period, all banks must accept **transactions** in euros and national Emu **currencies** . Therefore, your **transactions** could be reported in national **currencies** or in euros, with details of other currencies referenced for each transaction. Your bank's...

10/3,K/29 (Item 10 from file: 15)

DIALOG(R)File 15:ABI/Inform(R)

(c) 2004 ProQuest Info&Learning. All rts. reserv.

01556083 02-07072

PUCs in 1997: Managing the competition?

Cross, Phillip S

Public Utilities Fortnightly v136n1 PP: 50-55 Jan 1, 1998

ISSN: 1078-5892 JRNL CODE: PUF

WORD COUNT: 3814

...TEXT: legislators mandated what many states have been preparing for years.

Among other things, the act **requires** all incumbent local exchange carriers to make **network** services available to any requesting carrier on an unbundled and nondiscriminatory basis. Local exchange carriers are now **required** to **offer** their local exchange services to competitors at wholesale, for resale as a retail service. Also, LECs must allow new market entrants the **option** of **buying** a variety of the unbundled network

elements that make up local telephone service. The task...

10/3,K/30 (Item 11 from file: 15)
DIALOG(R)File 15:ABI/Inform(R)
(c) 2004 ProQuest Info&Learning. All rts. reserv.

01547739 01-98727
South Africa--springing into the future of banking
Ballance, Craigg
TMA Journal v17n6 PP: 110-113 Nov/Dec 1997
ISSN: 1080-1162 JRNL CODE: JCG
WORD COUNT: 1527

...TEXT: is still in its early stages of development and is focused on domestic investments, with **limited foreign exchange trading**. There are **currency** controls in place in the country, and the government still carefully watches large foreign currency trades. Popular **electronic** services **offered** by the banks to corporations are balance and transaction reporting, account reconciliation services, payroll and...

10/3,K/31 (Item 12 from file: 15)
DIALOG(R)File 15:ABI/Inform(R)
(c) 2004 ProQuest Info&Learning. All rts. reserv.

01518632 01-69620
Sweetening the appeal of ATMs
Orenstein, Alison F
Bank Systems & Technology v34n11 PP: 38-42 Nov 1997
ISSN: 1045-9472 JRNL CODE: BSE
WORD COUNT: 2220

...TEXT: range of accounts.

Pitched bank products on ATM screens, such as loan rates, CDs and **money** market accounts.

Charged customers **transaction** fees for not meeting **specified** balance **requirements** and reduced fees for using "at-home" ATMs.

Sold advertising space on ATM screens and receipts.

Offered "rewards" for customers using ATMs or other electronic channels. For example, in July, Barnett Bank...

10/3,K/32 (Item 13 from file: 15)
DIALOG(R)File 15:ABI/Inform(R)
(c) 2004 ProQuest Info&Learning. All rts. reserv.

01409393 00060380
In alternate media, focus on cost per lead
Anonymous
Target Marketing v20n4 PP: 41 Apr 1997
ISSN: 0889-5333 JRNL CODE: ZIR
WORD COUNT: 315

...TEXT: skills of the people you have on the phone.

There is a definite learning curve **required** to master the art of designing alternative media programs. Venture **offers** over 100 card pack titles, insert media, list rentals, brokerage and **online** advertising. Each one **requires** a different strategy to get the most for your **money** .

When **buying** lists and inserts, a good broker can negotiate exchanges, turnaround times and negotiate multiuser multi...

10/3,K/33 (Item 14 from file: 15)
DIALOG(R)File 15:ABI/Inform(R)
(c) 2004 ProQuest Info&Learning. All rts. reserv.

01250820 99-00216

And then came the Net

Brown, David
Australian Accountant v66n5 PP: 28-29 Jun 1996
ISSN: 0004-8631 JRNL CODE: AAA
WORD COUNT: 1222

...TEXT: a spreadsheet formula.

Advance Bank, the first Australian Bank to introduce genuine Internet banking and **transacting** , **offering** the ability to transfer **money** between accounts and pay bills a **limited** range of account associated bills. The most taxing development was ensuring financial and personal security...

10/3,K/34 (Item 15 from file: 15)
DIALOG(R)File 15:ABI/Inform(R)
(c) 2004 ProQuest Info&Learning. All rts. reserv.

01163384 98-12779

Saving \$\$ on FX

Xenakis, John J
CFO: The Magazine for Senior Financial Executives v12n2 PP: 16 Feb 1996
ISSN: 8756-7113 JRNL CODE: CFO
WORD COUNT: 245

ABSTRACT: Fxchange, a discount foreign exchange wire transfer service **offered** by Sonnet Financial, is targeted to smaller customers that normally pay high spread rates to banks to conduct foreign **currency transactions** . Users dial up the Fxchange **network** on their computers and **specify** the account or country from which they wish to draw funds and the account or...

10/3,K/35 (Item 16 from file: 15)
DIALOG(R)File 15:ABI/Inform(R)
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00788848 94-38240

Making connections in off-exchange trading

Kulkosky, Victor
Wall Street & Technology v11n5 PP: 14-18 Oct 1993
ISSN: 1060-989X JRNL CODE: WSC
WORD COUNT: 2104

...TEXT: Stock Exchange (NYSE). Order-routing systems take orders and relay

them to the market that **offers** the best price or that meets other **criteria** specified by the client.

Most of these nonexchange markets and routing systems focus on stock **trading**, but fixed income, **currencies** and Treasuries as well as futures and options also are developing their alternative markets. While...

10/3,K/36 (Item 17 from file: 15)
DIALOG(R)File 15:ABI/Inform(R)
(c) 2004 ProQuest Info&Learning. All rts. reserv.

00552345 91-26702
EPO, Flex Plan Keep Health Costs in Check
Schachner, Michael
Business Insurance v25n21 PP: 6 May 27, 1991
ISSN: 0007-6864 JRNL CODE: BIN

...ABSTRACT: be conducted at St. Joseph's and are fully covered by the plan. The EPO **requires** no claim forms or hospital registration. The flex plan also **offers**: 1. dental and vision benefits, 2. options for long-term disability coverage, 3. six levels of life insurance, 4. the **option** of **buying** or **selling** 40 hours of vacation and sick days, and 5. the option of placing up to...

10/3,K/37 (Item 18 from file: 15)
DIALOG(R)File 15:ABI/Inform(R)
(c) 2004 ProQuest Info&Learning. All rts. reserv.

00342768 87-01602
PC-Based Trading Brings the Stock Market Home
Spiegelman, Lisa L.
InfoWorld v8n49 PP: 23 Dec 8, 1986
ISSN: 0199-6649 JRNL CODE: IFW

ABSTRACT: According to users, **online trading** services save time and **money** in spite of some **limitations**. Most discount brokerage firms, such as Spear Securities Inc. and Charles Schwab and Co., **offer** online trading services. Dick O'Brien, product manager of Fidelity Brokerage Services Inc.'s Investors...

10/3,K/38 (Item 19 from file: 15)
DIALOG(R)File 15:ABI/Inform(R)
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00176414 82-17975
The Growth of Corporate Electronic Banking
Cohen, Allen M.
Bankers Monthly v99n6 PP: 20-23 Jun 15, 1982
ISSN: 0005-5476 JRNL CODE: BKM

...ABSTRACT: how much money it has; 2. where it is; 3. be able to move the **money** around; and 4. record the **transactions**. Cash management has become a big business in banking; today, almost every bank in the top 200 is **offering** these kinds of services. The major **factor** contributing to the growth in corporate **electronic** banking is interest rates. Money is costing over 16% and middle market companies are paying...

10/3,K/39 (Item 1 from file: 16)
DIALOG(R)File 16:Gale Group PROMT(R)
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08001351 Supplier Number: 64058928 (USE FORMAT 7 FOR FULLTEXT)
private surf.
Finan, Nik
Campaign, p15
July 28, 2000
Language: English Record Type: Fulltext
Document Type: Magazine/Journal; Trade
Word Count: 319

... most users would do at this point. I still don't feel that trust in
online buying is there yet for the level of investment **required** to
purchase a new car.

One of the options of the car buying section is...

10/3,K/40 (Item 2 from file: 16)
DIALOG(R)File 16:Gale Group PROMT(R)
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07567728 Supplier Number: 62393217 (USE FORMAT 7 FOR FULLTEXT)
**IDC Deems Asia/Pacific Ready For Online Trading. (Industry Trend or
Event) (Brief Article)**
EDP Weekly's IT Monitor, v41, n20, p3
May 22, 2000
Language: English Record Type: Fulltext
Article Type: Brief Article
Document Type: Magazine/Journal; Trade
Word Count: 300

... higher priority on online brokerages' ability to access the
numerous markets in the region, conduct **transactions** in multiple
currencies, and **offer** regional-**specific** research."

IDC believes online brokerages expanding from the US market to
Asia/Pacific will flourish...

10/3,K/41 (Item 3 from file: 16)
DIALOG(R)File 16:Gale Group PROMT(R)
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07566327 Supplier Number: 63397797 (USE FORMAT 7 FOR FULLTEXT)
iNetEvents Forms e-Commerce Marketing Partnership With Netgiro.
Business Wire, p2135
July 14, 2000
Language: English Record Type: Fulltext
Document Type: Newswire; Trade
Word Count: 359

... partnership with Netgiro to distribute that company's electronic
payment transactions services to iNetEvents' customers.

Specifically, iNetEvents is now offering a service by which its
Web event customers -- companies that leverage the trade shows,
conferences, expositions, seminars and corporate meetings they...

10/3,K/42 (Item 4 from file: 16)
DIALOG(R)File 16:Gale Group PROMT(R)
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07477144 Supplier Number: 62834768 (USE FORMAT 7 FOR FULLTEXT)
**ADP Brokerage Services Highlights Significant New Services and Partnerships
at SIA Technology Conference and Exhibit.**
Business Wire, p0374
June 20, 2000
Language: English Record Type: Fulltext
Document Type: Newswire; Trade
Word Count: 1464

... third
quarter of this year. The Internet-based trade entry
system will allow banks to **offer Web**-based **foreign
exchange trading** to their corporate and institutional
clients on a 24-hour per day basis. The OMR **Web**-based
offering will eclipse similar products by allowing clients
to **specify** their own payment instructions, including split
payments. It will also enable clients to implement their...

10/3,K/43 (Item 5 from file: 16)
DIALOG(R)File 16:Gale Group PROMT(R)
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07474971 Supplier Number: 62815388 (USE FORMAT 7 FOR FULLTEXT)
**DTN InterQuote Unleashes New Version ... More Power And Affordability for
Traders.**
PR Newswire, pNA
June 19, 2000
Language: English Record Type: Fulltext
Document Type: Newswire; Trade
Word Count: 605

... view The Island Book. The
Island Book Viewer only contains information concerning Island's best
bid or **offer**, Island's last match price, or any other information
that
is **specific** to Island's system.
-- **Option** Chains
-- Future Chains
-- Integrated **Trading** to Robbins Online - Trading futures through a
high-
speed, efficient order routing channel has been...

10/3,K/44 (Item 6 from file: 16)
DIALOG(R)File 16:Gale Group PROMT(R)
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07472287 Supplier Number: 62524393 (USE FORMAT 7 FOR FULLTEXT)
Portal Offers Help For Weary CFOs. (Company Business and Marketing)
Bruno, Maria
Bank Technology News, v13, n6, p35
June, 2000
Language: English Record Type: Fulltext
Document Type: Magazine/Journal; Trade
Word Count: 1509

(USE FORMAT 7 FOR FULLTEXT)

TEXT:

...One thing CFOWeb has going for it is that it's a breeze to use, **requiring** no software. All clients need is an **Internet** connection with high-encryption security. "That's one of the ways we've gotten so...

10/3,K/45 (Item 7 from file: 16)

DIALOG(R)File 16:Gale Group PROMT(R)

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07394256 Supplier Number: 62169938 (USE FORMAT 7 FOR FULLTEXT)

Online Stock Trading To Boom In Asia/Pacific - Report 05/17/00.(Industry Trend or Event)

Bonisteel, Steven

Newsbytes PM, pNA

May 17, 2000

Language: English Record Type: Fulltext

Document Type: Newswire; Trade

Word Count: 431

... higher priority on online brokerages' ability to access the numerous markets in the region, conduct **transactions** in multiple **currencies** , and **offer** regional- **specific** research."

IDC said its report is based on an analysis of the "investment structure in...

10/3,K/46 (Item 8 from file: 16)

DIALOG(R)File 16:Gale Group PROMT(R)

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07189202 Supplier Number: 61382629 (USE FORMAT 7 FOR FULLTEXT)

Woodforest National Bank First to Provide OFX Online Services for QuickBooks 2000.

PR Newswire, p5977

April 7, 2000

Language: English Record Type: Fulltext

Document Type: Newswire; Trade

Word Count: 956

... OFX expands the possibilities for connectivity to the hundreds of financial institutions that support the **specification** because it allows easy integration of **Web** -based financial data. Most Intuit personal and small business financial software and Web-based services support the OFX **specification** . As a result, financial institutions who support the **specification** automatically **offer** their customers the ability to seamlessly download checking, savings, credit card, credit line and **money** market **transactions** , pay bills, transfer funds and email communications with their financial institution from most Intuit applications...

10/3,K/47 (Item 9 from file: 16)

DIALOG(R)File 16:Gale Group PROMT(R)

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07089196 Supplier Number: 59706245 (USE FORMAT 7 FOR FULLTEXT)

WOODFOREST NATIONAL BANK USES OFX TO LINK CUSTOMERS WITH QUICKBOOKS. (Open Financial Exchange) (Company Business and Marketing) (Brief Article)

Corporate EFT Report, v20, n4, pNA
March 1, 2000
Language: English Record Type: Fulltext
Article Type: Brief Article
Document Type: Newsletter; Trade
Word Count: 188

(USE FORMAT 7 FOR FULLTEXT)

TEXT:

...specification. Now, the institution's small business banking customers will be able to integrate their **online** banking activities with QuickBooks 2000. OFX is a unified **specification** for the **electronic** exchange of financial data between financial institutions, businesses and consumers via the Internet. It is...

...OFX expands the possibilities for connectivity to the hundreds of financial institutions that support the **specification** because it allows easy integration of **Web** -based financial data. Most Intuit personal and small business financial software and Web-based services support the OFX **specification** . As a result, financial institutions that support the **specification** automatically **offer** their customers the ability to seamlessly download checking, savings, credit card, credit line and **money** market **transactions** , pay bills, transfer funds and email communications with their financial institution from most Intuit applications...

10/3,K/48 (Item 10 from file: 16)
DIALOG(R)File 16:Gale Group PROMT(R)
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07082119 Supplier Number: 59697225 (USE FORMAT 7 FOR FULLTEXT)
So You Want to be an Internet Entrepreneur?... Andale's In-A-Box Kit Can Help.

Business Wire, p1233
March 2, 2000
Language: English Record Type: Fulltext
Document Type: Newswire; Trade
Word Count: 1169

... to sell, if you're not organized, you can easily drown in the paperwork and **limit** your success. That's where Andale's **web** -based management service can help. It's like having your own office assistant, webmaster, accountant...

10/3,K/49 (Item 11 from file: 16)
DIALOG(R)File 16:Gale Group PROMT(R)
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07079102 Supplier Number: 59665835 (USE FORMAT 7 FOR FULLTEXT)
GoIndustry.com Chooses Onyx Software in Europe for e-Business and Online Trading Platform.

Business Wire, p1304
March 1, 2000
Language: English Record Type: Fulltext
Document Type: Newswire; Trade
Word Count: 528

... Front Office, enabling GoIndustry.com to service its customers quickly and efficiently.

GoIndustry.com will **offer** customers a **Web** trading platform where they can interact in several languages using a variety of **currencies** to complete **transactions**. Success of such an information-rich site **requires** dynamic and accurate CRM solutions, and Onyx brings together **Web**-based CRM, knowledge management and workflow management into one solution.

"CRM solutions are a vital...

10/3,K/50 (Item 12 from file: 16)

DIALOG(R)File 16:Gale Group PROMT(R)

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07070943 Supplier Number: 59599920 (USE FORMAT 7 FOR FULLTEXT)

POWER UP YOUR SITE.

Baguley, Richard

Internet Magazine, p46

Feb, 2000

Language: English Record Type: Fulltext

Document Type: Magazine/Journal; Trade

Word Count: 2630

... service, such as EasySpace (www.easyspace.co.uk), Corpex (www.corpex.co.uk) and RapidSite (www .rapidsite.co. uk). This sort of service is much less **limited** than free **Web** space, since you can use a domain name with it, you get more Web space...

10/3,K/51 (Item 13 from file: 16)

DIALOG(R)File 16:Gale Group PROMT(R)

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07027043 Supplier Number: 59455998 (USE FORMAT 7 FOR FULLTEXT)

Comment: Net Banking Better at Keeping Than Attracting Customers. (Brief Article) (Editorial)

Solomon, Steve

American Banker, v165, n31, p10

Feb 15, 2000

Language: English Record Type: Fulltext

Article Type: Brief Article; Editorial

Document Type: Magazine/Journal; Trade

Word Count: 695

... aggregate costs have risen.

Bankers should not be surprised by these results. To the customer, **on - line** banking is a **limited**-value proposition. Unlike **Web**-based stock **trading**, where customers save **money** over traditional broker-based **trading** by directly accessing the equity markets, **electronic** banking **offers** no financial benefit to customers. The time saved is negligible, since many on-line banking...

10/3,K/52 (Item 14 from file: 16)

DIALOG(R)File 16:Gale Group PROMT(R)

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06906918 Supplier Number: 57951501 (USE FORMAT 7 FOR FULLTEXT)

...And Bonding Direct. (more cities and corporations explore direct placements of bonds) (Brief Article)

MELLO JR., JOHN P.

CFO, The Magazine for Senior Financial Executives, v15, n12, p16

Dec, 1999
Language: English Record Type: Fulltext
Article Type: Brief Article
Document Type: Magazine/Journal; Professional Trade
Word Count: 303

The city of Pittsburgh has conducted six online auctions worth \$708 million with MuniAuction, an **Internet** -based **bidding** system, but bids have been **limited** to brokers, who have the **option** of **buying** an entire bond issue or blocks of bonds based on maturity date. However, the city's **online auction** in November was open to both brokers and institutional investors.

"I don't think there...

10/3,K/53 (Item 15 from file: 16)
DIALOG(R)File 16:Gale Group PROMT(R)
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06856279 Supplier Number: 58077432 (USE FORMAT 7 FOR FULLTEXT)
Lands' End Reports November Sales.
PR Newswire, p7402
Dec 8, 1999
Language: English Record Type: Fulltext
Document Type: Newswire; Trade
Word Count: 452

... LOOKING INFORMATION

Statements in this release that are not historical are forward looking, including, without **limitation** , statements about goals for **Internet** sales, anticipated cost savings, and possible circulation reductions and their anticipated effects on sales or...

10/3,K/54 (Item 16 from file: 16)
DIALOG(R)File 16:Gale Group PROMT(R)
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06799073 Supplier Number: 57508800 (USE FORMAT 7 FOR FULLTEXT)
Lands' End Reports Third Quarter.
PR Newswire, p2570
Nov 11, 1999
Language: English Record Type: Fulltext
Document Type: Newswire; Trade
Word Count: 1710

... LOOKING INFORMATION

Statements in this release that are not historical are forward looking, including, without **limitation** , statements about goals for **Internet** sales, anticipated cost savings, and possible circulation reductions and their anticipated effects on sales or...

10/3,K/55 (Item 17 from file: 16)
DIALOG(R)File 16:Gale Group PROMT(R)
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06782040 Supplier Number: 57234651 (USE FORMAT 7 FOR FULLTEXT)
PDG Software Announces Success of PDG Auction Beta Testing.
Business Wire, p1382

Nov 4, 1999
Language: English Record Type: Fulltext
Document Type: Newswire; Trade
Word Count: 357

... is its option to process the payment instantly upon the closing of the auction. Most **online** auctions available today **require** the buyer to contact the seller after the **auction** closes to determine method of payment and shipping. PDG **Auction** gives the buyer the **option** to process these **transactions** automatically for the buyer and seller upon the **auction** closing."

PDG **Auction** is ODBC and MSQl compliant. PDG **Auction** is expected to be available to the general public before the end of 1999. For...

10/3,K/56 (Item 18 from file: 16)
DIALOG(R)File 16:Gale Group PROMT(R)
(c) 2004 The Gale Group. All rts. reserv.

06727865 Supplier Number: 56454606 (USE FORMAT 7 FOR FULLTEXT)
Mercata Closes On \$35 Million in Second Round Venture Funding.
Business Wire, p1264
Oct 18, 1999
Language: English Record Type: Fulltext
Document Type: Newswire; Trade
Word Count: 659

... conducted in the new millennium."

Launched in May of 1999, the Mercata.com Web site **offers** consumers an exciting new way to shop and save **money** through an innovative group-buying service called the PowerBuy(TM). Mercata's PowerBuy service **offers** a **limited** -time buying opportunity during which **online** shoppers can join together to achieve tremendous volume dishnologies that fit his Wired World strategy...

10/3,K/57 (Item 19 from file: 16)
DIALOG(R)File 16:Gale Group PROMT(R)
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06684170 Supplier Number: 55924829 (USE FORMAT 7 FOR FULLTEXT)
XOOM.com Adopts Cybergold's Payment System for Online Transactions.
PR Newswire, p6801
Sept 30, 1999
Language: English Record Type: Fulltext
Document Type: Newswire; Trade
Word Count: 834

... and advertising solutions, including incentive programs which reward consumers with cash for their attention or **specific** response to ads and promotions. **Cybergold** 's business revolves around its Earn & Spend Community(TM), where its over 3 million members...

10/3,K/58 (Item 20 from file: 16)
DIALOG(R)File 16:Gale Group PROMT(R)
(c) 2004 The Gale Group. All rts. reserv.

06656117 Supplier Number: 55833336 (USE FORMAT 7 FOR FULLTEXT)
Cybergold Sets Price for Initial Public Offering.

Business Wire, p0027
Sept 23, 1999
Language: English Record Type: Fulltext
Document Type: Newswire; Trade
Word Count: 398

... and advertising solutions, including incentive programs which reward consumers with cash for their attention or **specific** response to ads and promotions. **Cybergold** 's business revolves around its Earn & Spend Community(TM), where its over 2.6 million...

10/3,K/59 (Item 21 from file: 16)
DIALOG(R)File 16:Gale Group PROMT(R)
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06619284 Supplier Number: 55694625 (USE FORMAT 7 FOR FULLTEXT)
LOCAL HEROES; Assembly line.(competitive local exchange carrier Advantel LLC found Jack Dayan works with Bell Atlantic to offer telecom services)(Company Business and Marketing)
Telephony, pNA
Sept 6, 1999
Language: English Record Type: Fulltext
Document Type: Magazine/Journal; Trade
Word Count: 1403

... than building its own network, it takes advantage of Bell Atlantic's "assembly room" interconnection **option** .
That means Plan B **buys** unbundled **network** elements (UNEs) from Bell Atlantic - loops and ports, to be **specific** - and recombines them itself to **offer** service to customers. The strategy is intriguing. Dayan believes Plan B is the first CLEC...

10/3,K/60 (Item 22 from file: 16)
DIALOG(R)File 16:Gale Group PROMT(R)
(c) 2004 The Gale Group. All rts. reserv.

06609638 Supplier Number: 55650272 (USE FORMAT 7 FOR FULLTEXT)
ONcommerce(TM), OuterNet's Online Credit Card Clearing Product Upgraded to Version 1.1.4; OuterNet Begins Beta Testing of Version Capable of Batch Transactions.
PR Newswire, p0982
Sept 2, 1999
Language: English Record Type: Fulltext
Document Type: Newswire; Trade
Word Count: 368

... a storefront. With ONcommerce installed, businesses accepting credit cards online are able to clear those **transactions** in real- time, allowing **money** to flow literally straight from the **Internet** into their bank account.

"The advantage that ONcommerce **offers** is in cutting the amount of time **required** to process transactions," said Erwin. "This product is like having a credit card 'swipe box..."

10/3,K/61 (Item 23 from file: 16)
DIALOG(R)File 16:Gale Group PROMT(R)
(c) 2004 The Gale Group. All rts. reserv.

06595873 Supplier Number: 55583972 (USE FORMAT 7 FOR FULLTEXT)
Beyond Collectibles: Auction Web Site Offers Help in Unloading Receivables.
Power, Carol
American Banker, v164, n165, p1
August 27, 1999
Language: English Record Type: Fulltext
Document Type: Magazine/Journal; Trade
Word Count: 649

... the site, ClaimX is conducting a direct marketing campaign aimed at
bankruptcy creditors. People owed **money** by bankrupt firms can **sell**
their claims on the **Internet** .

 A seller listing a claim on ClaimX identifies a minimum price and
specifies how long the **auction** will last. The seller pays a \$10 fee and
the buyer 1.5% of the...

10/3,K/62 (Item 24 from file: 16)
DIALOG(R)File 16:Gale Group PROMT(R)
(c) 2004 The Gale Group. All rts. reserv.

06590488 Supplier Number: 55559923 (USE FORMAT 7 FOR FULLTEXT)
**A Net time to close, so going, going, gone!; While online share dealings
and auctions have fevered US imagination, the UK has introduced
time-close techniques which have brought cyberspace into the real-time
world. Richard Simpson casts an eye on the value of E-trading.**
Precision Marketing, p22(1)
July 5, 1999
Language: English Record Type: Fulltext
Document Type: Magazine/Journal; Trade
Word Count: 1809

 (USE FORMAT 7 FOR FULLTEXT)
TEXT:
...5 per cent Stamp Duty to pay on our share tradestoo. But despite the
technical **limitations** , **Internet** share trading is nowbig news in our
cosy corner of cyberspace.British broker, Killik & Co...

10/3,K/63 (Item 25 from file: 16)
DIALOG(R)File 16:Gale Group PROMT(R)
(c) 2004 The Gale Group. All rts. reserv.

06558488 Supplier Number: 55421706 (USE FORMAT 7 FOR FULLTEXT)
Lands' End Reports Second Quarter.
PR Newswire, p7314
August 12, 1999
Language: English Record Type: Fulltext
Document Type: Newswire; Trade
Word Count: 1694

... LOOKING INFORMATION
 Statements in this release that are not historical are forward
looking, including, without **limitation** , statements about goals for
Internet sales, anticipated cost savings, and possible circulation
reductions and their anticipated effects on sales or...

10/3,K/64 (Item 26 from file: 16)

DIALOG(R)File 16:Gale Group PROMT(R)
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06473031 Supplier Number: 55079540 (USE FORMAT 7 FOR FULLTEXT)
Digital Insight Partners with Sonnet Financial To Expand AXIS Cash Management Solution.

PR Newswire, p6054
July 7, 1999
Language: English Record Type: Fulltext
Document Type: Newswire; Trade
Word Count: 687

... automatically sent from the initiator's account to a transfer institution and delivered to the **specified** beneficiary. A comprehensive audit trail, **online** confirmations and reports are provided for every trade.

According to Tom Kappock, President and CEO...

10/3,K/65 (Item 27 from file: 16)

DIALOG(R)File 16:Gale Group PROMT(R)
(c) 2004 The Gale Group. All rts. reserv.

06439475 Supplier Number: 55000367 (USE FORMAT 7 FOR FULLTEXT)
USA Global Link and CVF Technologies Agree to Merge to Form Global Online, Inc.

PR Newswire, p1160
June 28, 1999
Language: English Record Type: Fulltext
Document Type: Newswire; Trade
Word Count: 1112

... translated into 18 languages. Connections to 200 countries are supplied by Global Online with international **transactions** facilitated in over 29 **currencies**. Global **Online** features unique voice-enabling Global Teleportal technology as well as 36,000 vertical product forums and service- **specific** message board communities. The **portals** offer free access to over 250,000 merchant and service provider Web sites along with access...

10/3,K/66 (Item 28 from file: 16)

DIALOG(R)File 16:Gale Group PROMT(R)
(c) 2004 The Gale Group. All rts. reserv.

06429400 Supplier Number: 54960035 (USE FORMAT 7 FOR FULLTEXT)
USA Global Link (Global Online (GOL)) and CVF Technologies (Amex: CNV) Close to Definitive Agreement.

PR Newswire, p3812
June 22, 1999
Language: English Record Type: Fulltext
Document Type: Newswire; Trade
Word Count: 683

... translated into 18 languages. Connections to 200 countries are supplied by Global Online with international **transactions** facilitated in over 29 **currencies**. Global **Online** features unique voice-enabling Global Teleportal technology as well as 36,000 vertical product forums- and service- **specific** message board communities. The **portals** offer free access to over 250,000 merchant and service provider Web sites along with

access...

10/3,K/67 (Item 29 from file: 16)
DIALOG(R)File 16:Gale Group PROMT(R)
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06399492 Supplier Number: 54837616 (USE FORMAT 7 FOR FULLTEXT)
Offering Internet Banking May Be Easier Than You Think.
Stoneman, Bill
American Banker, v164, n108, p6A
June 8, 1999
Language: English Record Type: Fulltext
Document Type: Magazine/Journal; Trade
Word Count: 1559

... up the system, with additional fees based either on number of customers or number of **transactions** .

Although this **option** may **limit** what banks can **offer** their customers, outsourcing may be the best approach for banks lacking Web-savvy talent.

Though...

10/3,K/68 (Item 30 from file: 16)
DIALOG(R)File 16:Gale Group PROMT(R)
(c) 2004 The Gale Group. All rts. reserv.

06398778 Supplier Number: 54835920 (USE FORMAT 7 FOR FULLTEXT)
PC Bidding to Start at 100 Yen.
Comline Telecommunications, p990524100008
May 24, 1999
Language: English Record Type: Fulltext
Document Type: Newswire; Trade
Word Count: 122

(USE FORMAT 7 FOR FULLTEXT)

TEXT:

...at 100 yen in a special opening days promotion. Users enter their bids during a **specified bidding** period set for each for sale item, with the top bids getting the **option** to **buy** the item in order of their **bid** .
Auction results are sent to participants by e-mail. OnSale plans to extend **auction** items to include home electronics, air tickets etc. Its home page address is <http://www...>

10/3,K/69 (Item 31 from file: 16)
DIALOG(R)File 16:Gale Group PROMT(R)
(c) 2004 The Gale Group. All rts. reserv.

06308589 Supplier Number: 54526943 (USE FORMAT 7 FOR FULLTEXT)
SAP Delivers on Internet Strategy With mySAP.Business Scenarios; General Availability of SAP E-Commerce Solutions; Preview of Enhanced Employee Self Service.
Business Wire, p0304
May 3, 1999
Language: English Record Type: Fulltext
Document Type: Newswire; Trade
Word Count: 1228

... available in the fourth quarter of 1999. SAP B2C Selling is now available and is **offered** in three distinct options to meet **specific** e-commerce business **requirements** :

-- **Internet** Catalog. The first SAP B2C **Selling** option is tightly integrated to the SAP R/3 enterprise solution, **requires** no additional hardware, and is ready-to-use for current SAP customers. The Internet catalog...

10/3,K/70 (Item 32 from file: 16)
DIALOG(R)File 16:Gale Group PROMT(R)
(c) 2004 The Gale Group. All rts. reserv.

06185094 Supplier Number: 54072229 (USE FORMAT 7 FOR FULLTEXT)
Lands' End Reports Fiscal 1999 Year-End and Fourth Quarter Results.
PR Newswire, p3242
March 11, 1999
Language: English Record Type: Fulltext
Document Type: Newswire; Trade
Word Count: 2006

... LOOKING INFORMATION

Statements in this release that are not historical are forward looking, including, without **limitation** , statements about goals for **Internet** sales, anticipated cost savings, and possible circulation reductions and their anticipated effects on sales or...

10/3,K/71 (Item 33 from file: 16)
DIALOG(R)File 16:Gale Group PROMT(R)
(c) 2004 The Gale Group. All rts. reserv.

06117402 Supplier Number: 53723332 (USE FORMAT 7 FOR FULLTEXT)
NEW RELIANCE POLICY PROTECTS AGAINST EARNINGS DISRUPTIONS.
Business Insurance, p1(1)
Feb 1, 1999
Language: English Record Type: Fulltext
Document Type: Magazine/Journal; Tabloid; Trade
Word Count: 1730

... plans governed by the Employee Retirement Income Security Act to several new mandates.

For example, **network** -only plans would be **required** to **offer** employees the **option** to **buy** point-of-service coverage. Employers with fewer than 50 employees and group plans that already **offer** at least two health insurance options or two or more "options with significantly different providers...

10/3,K/72 (Item 34 from file: 16)
DIALOG(R)File 16:Gale Group PROMT(R)
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06075314 Supplier Number: 53561512 (USE FORMAT 7 FOR FULLTEXT)
******E*Trade Breaks New Ground With Investment Bank 01/12/99.**
Newsbytes, pNA
Jan 12, 1999
Language: English Record Type: Fulltext

Document Type: Newswire; General Trade
Word Count: 662

(USE FORMAT 7 FOR FULLTEXT)

TEXT:

...which will be headquartered in Newport Beach, Calif. The Internet- based stock/bond/mutual fund **trading** concern has an **option** to increase its ownership in E* **Offering** to 51 percent. **Specific** financial details behind the deal, which is still subject to definitive documentation, were not released...

10/3,K/73 (Item 35 from file: 16)

DIALOG(R)File 16:Gale Group PROMT(R)
(c) 2004 The Gale Group. All rts. reserv.

06052330 Supplier Number: 54028829 (USE FORMAT 7 FOR FULLTEXT)

product strategies.

Health Industry Today, pNA

August, 1998

Language: English Record Type: Fulltext

Document Type: Newsletter; Professional Trade

Word Count: 2677

(USE FORMAT 7 FOR FULLTEXT)

TEXT:

...McLean says. The new system is an ideal unit for community hospitals and integrated delivery **networks** that **require** sophisticated technology, but are faced with decreased capital equipment budgets, says McLean. "It has a ...

10/3,K/74 (Item 36 from file: 16)

DIALOG(R)File 16:Gale Group PROMT(R)
(c) 2004 The Gale Group. All rts. reserv.

05982385 Supplier Number: 53333679 (USE FORMAT 7 FOR FULLTEXT)

Wall Street on the Web.(investment Web sites)(Internet/Web/Online Service Information)

Rupley, Sebastian

PC Magazine, p76(1)

Nov 15, 1998

Language: English Record Type: Fulltext

Document Type: Magazine/Journal; General Trade

Word Count: 2713

... a miniature crash, many investors at electronic brokerages had trouble getting their orders filled online.

Online brokerages allow you to place all kinds of orders, including **limit** orders (where you specify the price at which you'd like to buy or sell...

10/3,K/75 (Item 37 from file: 16)

DIALOG(R)File 16:Gale Group PROMT(R)
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05613096 Supplier Number: 48492560 (USE FORMAT 7 FOR FULLTEXT)

Juno Inks 5 Millionth Free E-Mail Customer 05/20/98

Newsbytes, pN/A

May 20, 1998
Language: English Record Type: Fulltext
Document Type: Newswire; General Trade
Word Count: 266

... first service to offer free Internet e-mail, and is still the only company to **offer** a free e-mail without **requiring** its subscribers to have **Internet** access.

So how does Juno make its **money** ? Advertising. Juno **sells** "highly targeted interactive advertising," as well as through direct sales of products and services -- on...

10/3,K/76 (Item 38 from file: 16)
DIALOG(R)File 16:Gale Group PROMT(R)
(c) 2004 The Gale Group. All rts. reserv.

05412680 Supplier Number: 48211953 (USE FORMAT 7 FOR FULLTEXT)
Boston Gas Taps Princeton Telecom for Innovative Billing and Payments
System; Utility to Offer 525,000 Customers Electronic Payment Options
PR Newswire, p0106LATU027
Jan 6, 1998
Language: English Record Type: Fulltext
Document Type: Newswire; Trade
Word Count: 511

... electronic access capabilities. Also available is an automatic feature, where customers simply set their payment **option** to automatic pay and the **transaction** will occur each month without further action **required** by the customer.

"Boston Gas is committed to providing the most advanced payment options available to **offer** convenience and cost savings for our customers," explained John Connors, Group Leader of Revenue and...

10/3,K/77 (Item 39 from file: 16)
DIALOG(R)File 16:Gale Group PROMT(R)
(c) 2004 The Gale Group. All rts. reserv.

05397775 Supplier Number: 53120071 (USE FORMAT 7 FOR FULLTEXT)
Sweetening the Appeal of ATMs.
Redman, Russell
Bank Systems + Technology, p8(1)
Nov 1, 1997
Language: English Record Type: Fulltext
Document Type: Magazine/Journal; Trade
Word Count: 2201

... range of accounts.

Pitched bank products on ATM screens, such as loan rates, CDs and **money** market accounts.

Charged customers **transaction** fees for not meeting **specified** balance **requirements** and reduced fees for using "at-home" ATMs.

Sold advertising space on ATM screens and receipts.

Offered "rewards" for customers using ATMs or other electronic channels. For example, in July, Barnett Bank...

10/3,K/78 (Item 40 from file: 16)
DIALOG(R)File 16:Gale Group PROMT(R)

(c) 2004 The Gale Group. All rts. reserv.

05200637 Supplier Number: 47934659 (USE FORMAT 7 FOR FULLTEXT)

Mellon to Buy Los Angeles Discount Brokerage

RATNER, JULIANA

American Banker, p1

August 26, 1997

Language: English Record Type: Fulltext

Document Type: Magazine/Journal; Trade

Word Count: 524

... Co. agreed to buy Lombard Securities last December to tap the Internet trading business.

The **Internet** capabilities Pacific currently **offers** are **limited** to stock and **option trading**, Mr. Condron said. But they hope to expand the **on - line offerings** quickly, including mutual fund sales.

Buying an established Internet brokerage rather than building one would...

10/3,K/79 (Item 41 from file: 16)

DIALOG(R)File 16:Gale Group PROMT(R)

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04696217 Supplier Number: 46912488 (USE FORMAT 7 FOR FULLTEXT)

Comdex - Publishing Software Does Multiple Formats 11/22/96

Newsbytes, pN/A

Nov 22, 1996

Language: English Record Type: Fulltext

Document Type: Newswire; General Trade

Word Count: 407

... site on the Web, at <http://www.design-intelligence.com>

The company will make its **money** be **selling** design packs aimed at **specific** industries.

O'Donnell also foresees **offering** other add-ons, such as clip art and other design elements. Eventually he hopes to...

10/3,K/80 (Item 42 from file: 16)

DIALOG(R)File 16:Gale Group PROMT(R)

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04198656 Supplier Number: 46139806 (USE FORMAT 7 FOR FULLTEXT)

ASANTE INTRODUCES NEW EDUCATION PROGRAMS

News Release, pN/A

Feb 12, 1996

Language: English Record Type: Fulltext

Document Type: Magazine/Journal; Trade

Word Count: 782

(USE FORMAT 7 FOR FULLTEXT)

TEXT:

...California on March 9th. As part of NetDay, Asante is offering special pricing for a **limited** time on **network** adapter cards, managed and unmanaged hubs, and switched Ethernet products through Computer Plus, a leading...

10/3,K/81 (Item 43 from file: 16)

DIALOG(R)File 16:Gale Group PROMT(R)
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04103967 Supplier Number: 45984296 (USE FORMAT 7 FOR FULLTEXT)

Cable Modems Push Into Set-Top Turf

Electronic News (1991), p001

Dec 4, 1995

Language: English Record Type: Fulltext

Document Type: Magazine/Journal; Trade

Word Count: 1658

... 1996. Mr. Luff said by that time a new generation of cable modems will emerge, **offering** system operators more p bandwidth management for their hybrid fiber coax **networks** .

Ultimately, CableLabs expects its **specifications** to provide consumers with the **option** of **buying** compatible cable modems on a retail level. Most companies interviewed last week, though, believe that...

10/3,K/82 (Item 44 from file: 16)

DIALOG(R)File 16:Gale Group PROMT(R)

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03811845 Supplier Number: 45438279 (USE FORMAT 7 FOR FULLTEXT)

Construction industry builds a toolbox: CIMIS project tries to pave the way for EDI and automatic identification systems

Automatic I.D. News, p60

April, 1995

Language: English Record Type: Fulltext

Document Type: Magazine/Journal; Trade

Word Count: 1427

... enable paperless ordering by standard EDI and will provide a common platform for other efficient, **money** -saving EDI **transactions** . Some suppliers already **offer** **electronic** catalogs, so an EDI translator is **required** to format the catalog information into EDI-ready data. "We spend huge amounts of money...

10/3,K/83 (Item 45 from file: 16)

DIALOG(R)File 16:Gale Group PROMT(R)

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02549762 Supplier Number: 43379993 (USE FORMAT 7 FOR FULLTEXT)

Businesses keep back-up phones on hold

Crain's Chicago Business, pT4

Oct 18, 1992

Language: English Record Type: Fulltext

Document Type: Magazine/Journal; Tabloid; Trade

Word Count: 978

... switching stations. If one goes down, which is what happened in Hinsdale, the company can **offer** subscribers the **limited** **option** of **buying** telephone lines from other central offices. If you have a branch in Wheaton, for instance...

10/3,K/84 (Item 46 from file: 16)

DIALOG(R)File 16:Gale Group PROMT(R)

(c) 2004 The Gale Group. All rts. reserv.

01916699 Supplier Number: 42442177
Allied Colloids Group Plc - Company Report
Investext, pl-1
Oct 14, 1991
Language: English Record Type: Abstract
Document Type: Magazine/Journal; Trade

ABSTRACT:

...of raw materials is expected to benefit results during the second half, offset by adverse **currency** and difficult **trading conditions**.
Tables in report: Stock Price And Performance Data 1991-93; Divisional Sales Performance 1989-91
The INVESTEXT database **offers** the full text of this report online (RN=1144112). To order printed copies, CALL (800...

10/3,K/85 (Item 47 from file: 16)
DIALOG(R)File 16:Gale Group PROMT(R)
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01133943 Supplier Number: 41282450 (USE FORMAT 7 FOR FULLTEXT)
T1 TO T3: THE NEXT PLATEAU
InformationWeek, p20
April 16, 1990
Language: English Record Type: Fulltext
Document Type: Magazine/Journal; Tabloid; General Trade
Word Count: 1156

... a nearly 50% price reduction over previous analog and slower digital connection methods), the flexibility **offered** by T1 technology was also a **factor**.

"Banking is an information business," Scroggs says. "We manufacture, ship, and **sell** information to make **money**, so we tend to see our T1 networks as a strategic weapon."

--J.B. Miles...

10/3,K/86 (Item 1 from file: 148)
DIALOG(R)File 148:Gale Group Trade & Industry DB
(c)2004 The Gale Group. All rts. reserv.

12339793 SUPPLIER NUMBER: 63536821 (USE FORMAT 7 OR 9 FOR FULL TEXT)
Currency market to embrace web.(Statistical Data Included)
TANNENBAUM, MARK
Australian Banking & Finance, 9, 11, 16
June 30, 2000
DOCUMENT TYPE: Statistical Data Included ISSN: 1325-1228
LANGUAGE: English RECORD TYPE: Fulltext
WORD COUNT: 1202 LINE COUNT: 00095

... on smaller currency investors.

Currenex Inc, in Menlo Park, California, has another approach to bringing **currency trading** to the **Web**: an **auction**-like system in which banks respond to **specific** trade requests by giving their best prices, essentially **bidding** for each customer's business.

The idea gives currency salespeople "more bandwidth" with which to...

10/3,K/87 (Item 2 from file: 148)

DIALOG(R)File 148:Gale Group Trade & Industry DB
(c)2004 The Gale Group. All rts. reserv.

12242290 SUPPLIER NUMBER: 62653391 (USE FORMAT 7 OR 9 FOR FULL TEXT)
Schwab's E-Alliance: ValuBond Offers Clients Net-Based Purchases.
Carpenter, Sheri
Bond Buyer, 332, 30909, 1
June 9, 2000
ISSN: 0732-0469 LANGUAGE: English RECORD TYPE: Fulltext
WORD COUNT: 1194 LINE COUNT: 00095

TEXT:

...and effective pricing provided through ValuBond." Ladensack explained that when a client logs onto the **Web** site, he or she can enter in **specific** information about a bond, such as the state of issuance, the maturity date, and the...

10/3,K/88 (Item 3 from file: 148)
DIALOG(R)File 148:Gale Group Trade & Industry DB
(c)2004 The Gale Group. All rts. reserv.

11955784 SUPPLIER NUMBER: 61241623 (USE FORMAT 7 OR 9 FOR FULL TEXT)
Fast, low-cost storage for small sites - Quantum's rack-mount Snap Server
4000 holds 112GB of data, but scalability isn't an option. (Hardware
Review) (Evaluation)
Chu, Francis
PC Week, 81
April 3, 2000
DOCUMENT TYPE: Evaluation ISSN: 0740-1604 LANGUAGE: English
RECORD TYPE: Fulltext; Abstract
WORD COUNT: 1204 LINE COUNT: 00100

... another NAS device is usually more expensive than buying another hard drive, and this route **requires** administrators to manage another **network** device as well.

We were disappointed that the Snap Server 4000 does not provide user ...

10/3,K/89 (Item 4 from file: 148)
DIALOG(R)File 148:Gale Group Trade & Industry DB
(c)2004 The Gale Group. All rts. reserv.

11419351 SUPPLIER NUMBER: 56196073 (USE FORMAT 7 OR 9 FOR FULL TEXT)
Customer Relationship Management: New Horizons for Institutional Banking.
US Banker, ITEM9928401B
Oct, 1999
LANGUAGE: English RECORD TYPE: Fulltext
WORD COUNT: 1567 LINE COUNT: 00141

... at the periphery of the business, such as data providers and boutique investment banks. Currently, **auction** -type matching and **electronic** exchanges are targeting smaller-scale **transactions** in spot and forward **currency** and fixed-income markets, where typically banks have demanded large **bid / offer** spreads to provide the service.

Conceivably, a bank could respond competitively by **offering** a small-order automated transaction service that is circumscribed by customer **limits** on **transaction** size, frequency, **currency** and value date. Quick **transaction** notification to the banks internal risk monitoring system and

live position updating is presently available...

10/3,K/90 (Item 5 from file: 148)
DIALOG(R)File 148:Gale Group Trade & Industry DB
(c)2004 The Gale Group. All rts. reserv.

11154732 SUPPLIER NUMBER: 55014929 (USE FORMAT 7 OR 9 FOR FULL TEXT)
Making e-music. (musicians Laurie and Joyce Graye's use of Internet technology to boost sales of their record)
Strugatch, Warren
LI Business News, 46, 23, 1A(2)
June 4, 1999
ISSN: 0894-4806 LANGUAGE: English RECORD TYPE: Fulltext; Abstract
WORD COUNT: 1280 LINE COUNT: 00102

... Las Vegas, Branciforte said that fully half of the EAT'M seminars dealt with the **Internet** or, **specifically**, the MP3 format. Closer to home, the annual Long Island Music Festival later this month...

10/3,K/91 (Item 6 from file: 148)
DIALOG(R)File 148:Gale Group Trade & Industry DB
(c)2004 The Gale Group. All rts. reserv.

10111934 SUPPLIER NUMBER: 20480926 (USE FORMAT 7 OR 9 FOR FULL TEXT)
Future benchmark efforts will include server alternatives. (Loose Cables)
(News Briefs) (Editorial)
Brookshaw, Chip; Mitchell, Lori; Wonnacott, Laura
InfoWorld, v20, n14, p56D(1)
April 6, 1998
DOCUMENT TYPE: Editorial ISSN: 0199-6649 LANGUAGE: English
RECORD TYPE: Fulltext
WORD COUNT: 587 LINE COUNT: 00050

... to familiarize them with the benefits of doing business electronically with your company. Sterling also **offers** Gentran:Weblink, another **Web**-based **option** for your **trading** partners.

Unfortunately, the Weblink product **requires** a Gentran server, and Sterling was unable to allocate the resources needed to implement it...

10/3,K/92 (Item 7 from file: 148)
DIALOG(R)File 148:Gale Group Trade & Industry DB
(c)2004 The Gale Group. All rts. reserv.

09781459 SUPPLIER NUMBER: 19846385 (USE FORMAT 7 OR 9 FOR FULL TEXT)
Sony demonstrates how CDs & the Internet work together.
Tape-Disc Business, v11, n8, p8(2)
August, 1997
LANGUAGE: English RECORD TYPE: Fulltext
WORD COUNT: 589 LINE COUNT: 00044

... more traffic. It makes sense to create a road to each artist website, thus the **Internet** link on the CD Extra."

One important **factor** ECD designers need to keep in mind, according to Rennie is that they are selling...

10/3,K/93 (Item 8 from file: 148)

DIALOG(R)File 148:Gale Group Trade & Industry DB
(c)2004 The Gale Group. All rts. reserv.

09662150 SUPPLIER NUMBER: 19562573 (USE FORMAT 7 OR 9 FOR FULL TEXT)
Paying less for lists: how to ask for - and get - the discounts you need to mail outside lists profitably.

Orr, Alicia

Target Marketing, v20, n4, p38(4)

April, 1997

ISSN: 0889-5333

LANGUAGE: English

RECORD TYPE: Fulltext; Abstract

WORD COUNT: 2162 LINE COUNT: 00162

... skills of the people you have on the phone.

There is a definite learning curve **required** to master the art of designing alternative media programs. Venture **offers** over 100 card pack titles, insert media, list rentals, brokerage and **online** advertising. Each one **requires** a different strategy to get the most for your **money**.

When **buying** lists and inserts, a good broker can negotiate exchanges, turnaround times and negotiate multi-user...

10/3,K/94 (Item 9 from file: 148)

DIALOG(R)File 148:Gale Group Trade & Industry DB
(c)2004 The Gale Group. All rts. reserv.

09183292 SUPPLIER NUMBER: 18991279

Bleak days ahead for forex traders.

Kuper, Simon

Financial Times, p19(1)

Dec 24, 1996

ISSN: 0307-1766

LANGUAGE: English

RECORD TYPE: Abstract

...ABSTRACT: in 1996. Many have been made redundant, and further redundancies are expected. The introduction of **electronic** broking systems has reduced manpower **requirements**, and problems are also being created by the fact that many leading currencies are much...

10/3,K/95 (Item 10 from file: 148)

DIALOG(R)File 148:Gale Group Trade & Industry DB
(c)2004 The Gale Group. All rts. reserv.

09079490 SUPPLIER NUMBER: 18832844 (USE FORMAT 7 OR 9 FOR FULL TEXT)

Checkfree, Intuit refocus strategies in acquisition. (CheckFree's acquisition of Intuit Services Corp.) (includes related article)

Financial Services Report, v13, p4(3)

Oct 9, 1996

ISSN: 0894-7260

LANGUAGE: English

RECORD TYPE: Fulltext

WORD COUNT: 1932 LINE COUNT: 00158

... s vice president of banking services, says Intuit is the only vendor that can create **specifications** to successfully link World Wide **Web** and other applications to Quicken. Intuit would build on to OFC, which Intuit claims it...

10/3,K/96 (Item 11 from file: 148)

DIALOG(R)File 148:Gale Group Trade & Industry DB
(c)2004 The Gale Group. All rts. reserv.

08334010 SUPPLIER NUMBER: 17855786 (USE FORMAT 7 OR 9 FOR FULL TEXT)
Cable modems push into set-top turf. (the Western Cable Show in Anaheim, CA, in November 1995 focuses on cable modems for PCs)

Krause, Reinhardt

Electronic News (1991), v41, n2094, p1(2)

Dec 4, 1995

ISSN: 1061-6624

LANGUAGE: English

RECORD TYPE: Fulltext; Abstract

WORD COUNT: 1785 LINE COUNT: 00148

... 1996. Mr. Luff said by that time a new generation of cable modems will emerge, **offering** system operators more p bandwidth management for their hybrid fiber coax **networks** .

Ultimately, CableLabs expects its **specifications** to provide consumers with the **option** of **buying** compatible cable modems on a retail level. Most companies interviewed last week, though, believe that...

10/3,K/97 (Item 12 from file: 148)

DIALOG(R)File 148:Gale Group Trade & Industry DB

(c)2004 The Gale Group. All rts. reserv.

07534057 SUPPLIER NUMBER: 16216780 (USE FORMAT 7 OR 9 FOR FULL TEXT)

Rendering on a network. (achieving greater efficiency from animation software) (includes related article on rendering by bucket or frame)

Cramblitt, Bob

Computer Graphics World, v17, n8, p26(6)

August, 1994

ISSN: 0271-4159

LANGUAGE: ENGLISH

RECORD TYPE: FULLTEXT; ABSTRACT

WORD COUNT: 3129 LINE COUNT: 00249

... advantage of it, customers must have a rendering license for each SGI workstation on the **network** . Unfortunately, at prices typically around \$5000 per seat, this licensing **requirement** could inhibit some users from taking the plunge into **network** rendering. "With the Indy, SGI has provided a relatively cheap rendering box, but then you...

10/3,K/98 (Item 13 from file: 148)

DIALOG(R)File 148:Gale Group Trade & Industry DB

(c)2004 The Gale Group. All rts. reserv.

05763124 SUPPLIER NUMBER: 11826481 (USE FORMAT 7 OR 9 FOR FULL TEXT)

Marine electronics: what to do in '92. (includes related articles on hints for dealers)

Albert, Daniel

Boating Industry, v55, n1, p28(3)

Jan, 1992

ISSN: 0006-5404

LANGUAGE: ENGLISH

RECORD TYPE: FULLTEXT

WORD COUNT: 1897 LINE COUNT: 00142

... dealer and the factory. Buy it from a major distributor who is working with the **factory** and therefore **offers** the longest possible discounts."

Buy Smart with Rainy-Day Money

Allen Taylor, president of Advanced Marine, an electronics shop in Biloxi, Miss., advises saving your...

10/3,K/99 (Item 14 from file: 148)

DIALOG(R)File 148:Gale Group Trade & Industry DB

(c)2004 The Gale Group. All rts. reserv.

05091633 SUPPLIER NUMBER: 10371214 (USE FORMAT 7 OR 9 FOR FULL TEXT)
IBM announcements.

Computergram International, n1616, CGI02200006

Feb 20, 1991

ISSN: 0268-716X LANGUAGE: ENGLISH RECORD TYPE: FULLTEXT

WORD COUNT: 1004 LINE COUNT: 00083

TEXT:

...do not produce figures that will mock its suddenly soaraway share price. The company is **offering** a 20% discount for a **limited** time on the AS/400 SystemXtra monthly charge, and a Try and **Buy option** is also available. SystemXtra was announced in October 1989 and described as a service **offering** after system installation. The package includes a Technical Service Centre which acts as the focal...

10/3,K/100 (Item 15 from file: 148)

DIALOG(R)File 148:Gale Group Trade & Industry DB

(c)2004 The Gale Group. All rts. reserv.

04578624 SUPPLIER NUMBER: 08963749 (USE FORMAT 7 OR 9 FOR FULL TEXT)

An American trade show in Moscow.

Simurda, Stephen J.

Management Review, v79, n3, p57(4)

March, 1990

ISSN: 0025-1895 LANGUAGE: ENGLISH RECORD TYPE: FULLTEXT

WORD COUNT: 2071 LINE COUNT: 00159

... item seen as a priority in the USSR. Technology is high on this list, including **electronic** components, biotechnology equipment or items to enhance **factory** automation. (A lot of technology is restricted by the United States for export to the...

10/3,K/101 (Item 16 from file: 148)

DIALOG(R)File 148:Gale Group Trade & Industry DB

(c)2004 The Gale Group. All rts. reserv.

04500942 SUPPLIER NUMBER: 08154326 (USE FORMAT 7 OR 9 FOR FULL TEXT)

Oracle "soon world number one in software" rubbishes OS/2.

Computergram International, n1364, CGI02140015

Feb 14, 1990

ISSN: 0268-716X LANGUAGE: ENGLISH RECORD TYPE: FULLTEXT

WORD COUNT: 556 LINE COUNT: 00041

... and SQL*Net for personal computer local area networks. The last connects to Novell NetWare, **LAN** Manager, and NetBIOS. The minimum hardware **requirements** are a Compaq Deskpro 286 or 386, and PS/2 Models 50, 60, 70 or...

10/3,K/102 (Item 17 from file: 148)

DIALOG(R)File 148:Gale Group Trade & Industry DB

(c)2004 The Gale Group. All rts. reserv.

04162574 SUPPLIER NUMBER: 08271569 (USE FORMAT 7 OR 9 FOR FULL TEXT)

GENie offers discount brokerage, Canadian access; GEIS supports X.400.

Database Searcher, v5, n10, p30(2)

Nov-Dec, 1989

ISSN: 0891-6713

LANGUAGE: ENGLISH

RECORD TYPE: FULLTEXT

WORD COUNT: 664

LINE COUNT: 00053

... listed bonds, option and over 350 no-load mutual funds. Users can also set trade **conditions** such as minimum quantities, **limit** and stop orders, etc. **Online** or phone orders to Schwab can be reviewed, changed, and canceled online. Once a trade...

10/3,K/103 (Item 18 from file: 148)

DIALOG(R)File 148:Gale Group Trade & Industry DB

(c)2004 The Gale Group. All rts. reserv.

03723134 SUPPLIER NUMBER: 07305243 (USE FORMAT 7 OR 9 FOR FULL TEXT)

CREATE. (evaluation)

Seiler, Stuart

Library Software Review, v7, n6, p425(4)

Nov-Dec, 1988

DOCUMENT TYPE: evaluation

ISSN: 0742-5759

LANGUAGE: ENGLISH

RECORD TYPE: FULLTEXT

WORD COUNT: 1582

LINE COUNT: 00125

... for the money. The most unique feature of CREATE is that it is the only **electronic** tally sheet designed **specifically** for reference statistics.

10/3,K/104 (Item 19 from file: 148)

DIALOG(R)File 148:Gale Group Trade & Industry DB

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03141853 SUPPLIER NUMBER: 04605829 (USE FORMAT 7 OR 9 FOR FULL TEXT)

Pershing Division of Donaldson, Lufkin and Jenrette to establish an international clearing and settlement service in London.

PR Newswire, NYPR79

Jan 12, 1987

LANGUAGE: ENGLISH

RECORD TYPE: FULLTEXT

WORD COUNT: 464

LINE COUNT: 00038

... is a major investment banking and securities firm in the United States. As the largest **factor** in the clearing business, its Pershing division **offers** to its **network** of 500 securities firms, and other financial institutions, services that include execution of equity, **option**, mutual fund, and fixed income **transactions**; clearance and settlement; proprietary investment products; and telecommunications and information management services.

/CONTACT: Catherine Conroy...

10/3,K/105 (Item 20 from file: 148)

DIALOG(R)File 148:Gale Group Trade & Industry DB

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02502903 SUPPLIER NUMBER: 03931602 (USE FORMAT 7 OR 9 FOR FULL TEXT)

Electronic Markets and Information Systems and Citibank Electronic Trading Serevices Inc. jointly announce the formation of Global Electronic Markets Co.

PR Newswire, NYPR11

Sept 10, 1985

LANGUAGE: ENGLISH RECORD TYPE: FULLTEXT
WORD COUNT: 770 LINE COUNT: 00067

... worldwide capabilities of both McGraw-Hill and Citibank to provide a global 24-hour system **offering** interactive trading; data and analyses on pricing and market **conditions**, shipping, storage, **currency** and other **trading** aspects; and **electronic** access to financial services to finance, guarantee and settle trades. GEMCO will not take positions...

10/3,K/106 (Item 1 from file: 160)
DIALOG(R)File 160:Gale Group PROMT(R)
(c) 1999 The Gale Group. All rts. reserv.

01905736

Baytree Inc seeks truck network
Kansas City Star (MO) March 31, 1988 p. c;1
ISSN: 0745-1067

... firms. Baytree has appealed a court order which in 2/88 delayed its \$59 mil **bid** for American until Baytree makes detailed reports to the SEC. Baytree **said** it will **offer** investments in a **limited** partnership to provide **money** for the trucking **buy**-out group.
...

10/3,K/107 (Item 2 from file: 160)
DIALOG(R)File 160:Gale Group PROMT(R)
(c) 1999 The Gale Group. All rts. reserv.

00903537

The AICPA has issued recommendations to cut the growth of the underground economy, including: The IRS should direct more resources toward enforcement.
Corporate Controllers & Treasurer's Report April, 1983 p. 7,81

... should be extended to include business payments to corporations for services, transactions with barter exchanges, **auction** houses and all large **currency transactions**. Tax returns should be modified to **require** either a listing of income reported on Forms 1099 or a grouping of all such...

10/3,K/108 (Item 1 from file: 275)
DIALOG(R)File 275:Gale Group Computer DB(TM)
(c) 2004 The Gale Group. All rts. reserv.

02412556 SUPPLIER NUMBER: 62950933 (USE FORMAT 7 OR 9 FOR FULL TEXT)
Java's Brewing on the AS/400. (Technology Information)
Rowell, Amy
MIDRANGE Systems, 13, 6, 23
May 1, 2000
ISSN: 1041-8237 LANGUAGE: English RECORD TYPE: Fulltext
WORD COUNT: 3068 LINE COUNT: 00227

... my applications are RPG and 50 percent are these emerging workloads--I now have the **option** of **buying** as much or as little interactive capability as I need to model what my current workload looks like. Our objective is to **offer** flexibility. What we don't want to do is to **require** a separate machine to accomplish these things.

MRS: Any other thoughts on this subject that...

10/3,K/109 (Item 2 from file: 275)
DIALOG(R)File 275:Gale Group Computer DB(TM)
(c) 2004 The Gale Group. All rts. reserv.

02398446 SUPPLIER NUMBER: 62001844 (USE FORMAT 7 OR 9 FOR FULL TEXT)
Siteseeing.
Moody, Glyn
Computer Weekly, 60
April 6, 2000
ISSN: 0010-4787 LANGUAGE: English RECORD TYPE: Fulltext
WORD COUNT: 360 LINE COUNT: 00034

... and SuSE (www.suse.com/), this is how they hope to make much of their **money** rather than from just **selling** GNU/Linux software.

Taking this idea to its logical conclusion, Linuxcare (www.linuxcare.com/) has jettisoned the software side entirely, and **offers** solely services, **specifically** aimed at corporate users. Its core assets are the people it employs (many of them...

10/3,K/110 (Item 3 from file: 275)
DIALOG(R)File 275:Gale Group Computer DB(TM)
(c) 2004 The Gale Group. All rts. reserv.

02223429 SUPPLIER NUMBER: 21175553
Satellite vendors line up for \$4B DOD net buy. (Department of Defense)
(Government Activity)
Brewin, Bob
Federal Computer Week, v12, n33, p54(2)
Sept 21, 1998
ISSN: 0893-052X LANGUAGE: English RECORD TYPE: Abstract

...ABSTRACT: in terms of capacity in the large service area and lower overall cost. The technical **requirement** of the Defense Information Systems **Network** (DISN) can also be met by satellite companies, including dynamic bandwidth allocation or Asynchronous Transfer...

10/3,K/111 (Item 4 from file: 275)
DIALOG(R)File 275:Gale Group Computer DB(TM)
(c) 2004 The Gale Group. All rts. reserv.

01811434 SUPPLIER NUMBER: 17320386
Wells Fargo unveils Internet banking; bank stresses on-line security features.
Bank, David
San Jose Mercury News, p1F(2)
May 19, 1995
ISSN: 0747-2099 LANGUAGE: English RECORD TYPE: Abstract

ABSTRACT: Wells Fargo introduces its on-line banking service available through the **Internet** 's World Wide **Web** ([WWW](http://www)). The service, presently **limited** to **specific** services, will expand to full service later in 1995, when a more advanced security software...

10/3,K/112 (Item 5 from file: 275)

DIALOG(R)File 275:Gale Group Computer DB(TM)
(c) 2004 The Gale Group. All rts. reserv.

01683333 SUPPLIER NUMBER: 15380966 (USE FORMAT 7 OR 9 FOR FULL TEXT)
The electronic watercooler: the bulletin board system. (BBS software packages reviewed) (Software Review) (The Changing Office) (Conferencing Software: Let's Interface) (Evaluation)

Salemi, Joe

PC Magazine, v13, n11, p194(2)

June 14, 1994

DOCUMENT TYPE: Evaluation ISSN: 0888-8507 LANGUAGE: ENGLISH

RECORD TYPE: FULLTEXT; ABSTRACT

WORD COUNT: 1571 LINE COUNT: 00118

... ons, but each LAN channel replaces a dial-in port and is tied to a **specific network** node. Unfortunately, this **requires** a user license for each workstation on your **LAN**, even if the users aren't always logged on to the system. Galacticom also sells...

10/3,K/113 (Item 6 from file: 275)
DIALOG(R)File 275:Gale Group Computer DB(TM)
(c) 2004 The Gale Group. All rts. reserv.

01672822 SUPPLIER NUMBER: 15082395 (USE FORMAT 7 OR 9 FOR FULL TEXT)
Reality offers money network for Quicken.

Newsbytes, NEW03240024

March 24, 1994

LANGUAGE: ENGLISH RECORD TYPE: FULLTEXT

WORD COUNT: 356 LINE COUNT: 00028

... or rising more than a certain amount in one day. Reality said it plans to **offer online trading** facilities on the **Money Network** soon.

Reuters Money Network for Quicken **requires** an 80386-based PC or better, with four megabytes (MB) of memory, DOS 3.3...

10/3,K/114 (Item 7 from file: 275)
DIALOG(R)File 275:Gale Group Computer DB(TM)
(c) 2004 The Gale Group. All rts. reserv.

01555813 SUPPLIER NUMBER: 12182318 (USE FORMAT 7 OR 9 FOR FULL TEXT)
Portfolio accounting and back office systems. (special advertising directory) (Directory)

Wall Street & Technology, v9, n9, pP1(27)
May, 1992

DOCUMENT TYPE: Directory ISSN: 1060-989X LANGUAGE: ENGLISH

RECORD TYPE: FULLTEXT; ABSTRACT

WORD COUNT: 6939 LINE COUNT: 00629

... ideally suited to larger firms with complex account relationships, multiple portfolio managers, and sophisticated reporting **requirements**.

DX/V **offers** superior management, technical, and operational features that meet the needs of even the most demanding money management firms.

- * Multi- **currency** accounting and reporting.
- * **Electronic trading** through NYSE's SuperDot[R] system.
- * Daily performance measurement including currency and CUSIP returns.
- * Easy...

10/3,K/115 (Item 1 from file: 636)

DIALOG(R)File 636:Gale Group Newsletter DB(TM)
(c) 2004 The Gale Group. All rts. reserv.

04826095 Supplier Number: 63902876 (USE FORMAT 7 FOR FULLTEXT)

Singapore's DBS offers new e-payments service.

Electronic Payments International, p2

May, 2000

Language: English Record Type: Fulltext

Document Type: Newsletter; Trade

Word Count: 176

... of DBS cards centre. Saw claimed that DBS is the first bank in Singapore to **offer** e-payments services.

DBS sets a fraud count and merchants have the **option** to set three parameters -- a **transaction** value **limit**, daily transaction count **limit** and monthly transaction value **limit**.

If the transaction amounts exceed the limits set, the merchant will be notified. To counter...

10/3,K/116 (Item 2 from file: 636)

DIALOG(R)File 636:Gale Group Newsletter DB(TM)
(c) 2004 The Gale Group. All rts. reserv.

04740947 Supplier Number: 63803176 (USE FORMAT 7 FOR FULLTEXT)

MIDDLE EAST: ARAB BANK UNVEILS INTERNET BANKING SERVICES.

IPR Strategic Business Information Database, pNA

July 30, 2000

Language: English Record Type: Fulltext

Document Type: Newswire; Trade

Word Count: 184

(USE FORMAT 7 FOR FULLTEXT)

TEXT:

...network of 400 branches. Twister will be used as the basis for the Bank's **on - line** services covering its subsidiaries around the world. The only elements **required** to perform e-banking operations are **Internet** access and a Java-enabled browser. All data will be transferred in a 128-byte...

10/3,K/117 (Item 3 from file: 636)

DIALOG(R)File 636:Gale Group Newsletter DB(TM)
(c) 2004 The Gale Group. All rts. reserv.

04617482 Supplier Number: 61237651 (USE FORMAT 7 FOR FULLTEXT)

GoIndustry.com chooses Onyx Software for e-business and online trading platform.

M2 Presswire, pNA

March 2, 2000

Language: English Record Type: Fulltext

Document Type: Magazine/Journal; Trade

Word Count: 609

... digital workplace, enabling GoIndustry.com to service its customers quickly and efficiently.

GoIndustry.com will **offer** customers a **Web** trading platform where

they can interact in several languages using a variety of **currencies** to complete **transactions** . Success of such an information-rich site **requires** dynamic and accurate CRM solutions, and Onyx brings together **Web** -based CRM, knowledge management and workflow management into one solution.

"CRM solutions are a vital...

10/3,K/118 (Item 4 from file: 636)
DIALOG(R)File 636:Gale Group Newsletter DB(TM)
(c) 2004 The Gale Group. All rts. reserv.

04378311 Supplier Number: 55121441 (USE FORMAT 7 FOR FULLTEXT)

Briefly noted.

Telecomworldwire, pNA

July 9, 1999

Language: English Record Type: Fulltext

Document Type: Newsletter; Trade

Word Count: 539

... operations and replace its internally developed billing platform with the product.

QXL, a European online **auction** company, Sony Friend **Factory** and Sporting-Life have joined the list of 150 companies **trading** the new **Internet currency** called beenz.

Blue Square, the interactive division of City Index, has recently merged with BETOnline...

10/3,K/119 (Item 5 from file: 636)
DIALOG(R)File 636:Gale Group Newsletter DB(TM)
(c) 2004 The Gale Group. All rts. reserv.

04159811 Supplier Number: 54507008 (USE FORMAT 7 FOR FULLTEXT)

SUPERCONDUCTORS: ASC Introduces Distributed-SMES.

High Tech Ceramics News, v11, n1, pNA

April, 1999

Language: English Record Type: Fulltext

Document Type: Newsletter; Trade

Word Count: 538

(USE FORMAT 7 FOR FULLTEXT)

TEXT:

...application of SMES technology from factories to transmission networks, the D-SMES units will allow **networks** to rapidly return to a stable operating **condition** , thereby avoiding wide-scale power failures. D-SMES units will also enhance the power transfer...

10/3,K/120 (Item 6 from file: 636)
DIALOG(R)File 636:Gale Group Newsletter DB(TM)
(c) 2004 The Gale Group. All rts. reserv.

04088396 Supplier Number: 53732484 (USE FORMAT 7 FOR FULLTEXT)

ENTRANET: Ecommerce made simple for marketing directors.

M2 Presswire, pNA

Feb 8, 1999

Language: English Record Type: Fulltext

Document Type: Newswire; Trade

Word Count: 773

... a fixed timescale and budget and provide all the branding. marketing and technical expertise they **require** to make **money** from **online trading** in some cases in only three months. Today's marketing directors literally cannot afford to miss out on this opportunity."

Initially targeted at retail banking the **offering** will be rolling out into retail, telecommunications and the manufacturing supply chain in the near...

10/3,K/121 (Item 7 from file: 636)

DIALOG(R)File 636:Gale Group Newsletter DB(TM)

(c) 2004 The Gale Group. All rts. reserv.

03790698 Supplier Number: 48214517 (USE FORMAT 7 FOR FULLTEXT)

COMPAQ: Compaq shatters the value equation with broad new Presario line

M2 Presswire, pN/A

Jan 8, 1998

Language: English Record Type: Fulltext

Document Type: Newswire; Trade

Word Count: 3074

(USE FORMAT 7 FOR FULLTEXT)

TEXT:

...56K3 modems standard on home models. * New Presario ES education products offer compelling multimedia and **networking** performance **required** by school systems, colleges and universities. * Compaq announces new Presario Small Business notebook, an efficient...complete solutions, all Compaq Presario ES models are Novell certified, backed by a three-year **limited** education warranty, and are **network** -ready for easy integration into today's classroom, lab or dorm room. These products are...

10/3,K/122 (Item 8 from file: 636)

DIALOG(R)File 636:Gale Group Newsletter DB(TM)

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03756346 Supplier Number: 48126281 (USE FORMAT 7 FOR FULLTEXT)

DMG TO LAUNCH CENTRALIZED GLOBAL WEB SITE.

Financial Net News, v2, n45, pN/A

Nov 17, 1997

Language: English Record Type: Fulltext

Document Type: Newsletter; Trade

Word Count: 386

... clients to access their accounts and view their positions online, said Kogan. Fixed-income and **foreign exchange trading** are under consideration down the road.

The investment bank is also working toward **offering** personalized **Web** pages that **offer** information **specific** to clients. The pages will be developed based on information clients provide to DMG on...

10/3,K/123 (Item 9 from file: 636)

DIALOG(R)File 636:Gale Group Newsletter DB(TM)

(c) 2004 The Gale Group. All rts. reserv.

02723571 Supplier Number: 45525027 (USE FORMAT 7 FOR FULLTEXT)

BULL PRIVATISATION PROGRAMME GETS OFF TO A START

Tech Europe, n104, pN/A

May 5, 1995
Language: English Record Type: Fulltext
Document Type: Newsletter; Trade
Word Count: 535

(USE FORMAT 7 FOR FULLTEXT)

TEXT:

...needed to cater for the world market demand for computerised transactions and access to the **networks**. CP8 Transac will have the legal status of a public **limited** company but it is not contemplating any capital increase operation. Bull is pinning its hopes...

10/3,K/124 (Item 10 from file: 636)

DIALOG(R)File 636:Gale Group Newsletter DB(TM)
(c) 2004 The Gale Group. All rts. reserv.

02452370 Supplier Number: 44899571 (USE FORMAT 7 FOR FULLTEXT)

Employers and Insurers Slam Gephardt and Mitchell Plans

Health Alliance Alert, v9, n15, pN/A

August 5, 1994

Language: English Record Type: Fulltext

Document Type: Newsletter; Trade

Word Count: 291

... to half of all Americans could end up in Medicare part C. Gephardt also would **require networks** to **specify** which providers qualify to join, and to accept those meeting the criteria, although plans could...

10/3,K/125 (Item 11 from file: 636)

DIALOG(R)File 636:Gale Group Newsletter DB(TM)
(c) 2004 The Gale Group. All rts. reserv.

02441447 Supplier Number: 44870528 (USE FORMAT 7 FOR FULLTEXT)

Gephardt Draft Emerges, But More Deliberations Ahead

Health Legislation & Regulation, v20, n30, pN/A

July 27, 1994

Language: English Record Type: Fulltext

Document Type: Newsletter; Trade

Word Count: 416

... delayed "four or five years," but the paper includes no phase-in schedule. A measure **requiring** HMOs to offer an out-of- **network** option would be jettisoned, but employers would be **required** to **offer** at least one health plan without restrictive **networks** and one managed care plan. Employers with fewer than 100 employees could **offer** private coverage, including an **option** to **buy** into the Federal Employees Health Benefits Program, or it could enroll its employees in Medicare...

10/3,K/126 (Item 12 from file: 636)

DIALOG(R)File 636:Gale Group Newsletter DB(TM)
(c) 2004 The Gale Group. All rts. reserv.

01151141 Supplier Number: 40957549 (USE FORMAT 7 FOR FULLTEXT)

BRIEF TRANSMISSIONS

Data Broadcasting Report, v5, n5, pN/A

Oct, 1989

Language: English Record Type: Fulltext

Document Type: Magazine/Journal; Trade
Word Count: 342

... Transmission Network's (DTN) agricultural information service "tells bigger companies something about how to make **money** selling data," says Forbes magazine. The magazine's October 2 issue characterizes DTN's FM radio subcarrier distribution as "low tech." The company's "**offerings** are **limited** , graphics are crude and reception can be fuzzy," says Rick Reiff, the article's author...

10/3,K/127 (Item 1 from file: 625)
DIALOG(R)File 625:American Banker Publications
(c) 2004 American Banker. All rts. reserv.

0245927

*** Comment: Net Banking Better at Keeping Than Attracting Customers**
American Banker - February 15, 2000; Pg. 10; Vol. 165, No. 31
DOCUMENT TYPE: Journal LANGUAGE: English RECORD TYPE: Fulltext
WORD COUNT: 709

BYLINE:
By Steve Solomon

TEXT:

...aggregate costs have risen.
Bankers should not be surprised by these results. To the customer,
on - line banking is a **limited** -value proposition. Unlike **Web** -based stock
trading , where customers save **money** over traditional broker-based
trading
by directly accessing the equity markets, **electronic** banking **offers** no financial benefit to customers. The time saved is negligible, since many on-line banking...

10/3,K/128 (Item 2 from file: 625)
DIALOG(R)File 625:American Banker Publications
(c) 2004 American Banker. All rts. reserv.

0241160

*** Beyond Collectibles: Auction Web Site Offers Help in Unloading Receivables**
American Banker - August 27, 1999; Pg. 1; Vol. 164, No. 165
DOCUMENT TYPE: Journal LANGUAGE: English RECORD TYPE: Fulltext
WORD COUNT: 648

BYLINE:
By CAROL POWER

TEXT:

...the site, ClaimX is conducting a direct marketing campaign aimed at bankruptcy creditors. People owed **money** by bankrupt firms can **sell** their claims on the **Internet** .
A seller listing a claim on ClaimX identifies a minimum price and **specifies** how long the **auction** will last. The seller pays a \$10 fee and the buyer 1.5% of the...

10/3,K/129 (Item 3 from file: 625)
DIALOG(R)File 625:American Banker Publications
(c) 2004 American Banker. All rts. reserv.

0238059

Offering Internet Banking May Be Easier Than You Think

American Banker - June 8, 1999; Pg. 6A\ ; Vol. 164, No. 108

DOCUMENT TYPE: Journal LANGUAGE: English RECORD TYPE: Fulltext
WORD COUNT: 1,579

BYLINE:

By BILL STONEMAN

TEXT:

...up the system, with additional fees based either on number of customers or number of **transactions** .

Although this **option** may **limit** what banks can **offer** their customers, outsourcing may be the best approach for banks lacking Web-savvy talent. Though...

10/3,K/130 (Item 4 from file: 625)
DIALOG(R)File 625:American Banker Publications
(c) 2004 American Banker. All rts. reserv.

0204195

*** Mellon to Buy Los Angeles Discount Brokerage**

American Banker - August 26, 1997; Pg. 1; Vol. 162, No. 164

DOCUMENT TYPE: Journal LANGUAGE: English RECORD TYPE: Fulltext
WORD COUNT: 533

BYLINE:

By JULIANA RATNER

TEXT:

...Co. agreed to buy Lombard Securities last December to tap the Internet trading business.

The **Internet** capabilities Pacific currently **offers** are **limited** to stock and **option** trading , Mr. Condron said. But they hope to expand the **on - line**

offerings quickly, including mutual fund sales.

Buying an established Internet brokerage rather than building one would ...

10/3,K/131 (Item 5 from file: 625)
DIALOG(R)File 625:American Banker Publications
(c) 2004 American Banker. All rts. reserv.

0045369

Foreign Exchange Flourishes, But Banks' Share Declines

American Banker - November 25, 1985, Monday; Pg. 2

WORD COUNT: 626

BYLINE:

By GORDON MATTHEWS

TEXT:

...their more experienced traders, the size of their foreign exchange sales forces, and their tighter **bid -ask** spreads.

Other **factors** cited were the largest banks' bigger base of corporate customers for products other than **foreign exchange**, their global **currency trading** networks, their willingness to hold major open positions, and the amount of capital they have...

10/3,K/132 (Item 1 from file: 268)

DIALOG(R)File 268:Banking Info Source

(c) 2004 ProQuest Info&Learning. All rts. reserv.

00358272 (USE FORMAT 7 OR 9 FOR FULLTEXT)

Special studies on technology and banking: Banking over the Internet

Egland, Kori L; Furst, Karen; Nolle, Daniel E; Robertson, Douglas

Quarterly Journal, v17, n4, p25-32, Dec 1998 DOCUMENT TYPE: Journal

Article ARTICLE TYPE: News LANGUAGE: English RECORD TYPE: Abstract

Fulltext

WORD COUNT: 04026

(USE FORMAT 7 OR 9 FOR FULLTEXT)

... Internet-based financial services, particularly discount brokerage, are having a dramatic impact on the market, **Internet** banking at this point is a relatively small **factor** in the banking industry.

Because of the relatively high number of large banks offering Internet
...

10/3,K/133 (Item 2 from file: 268)

DIALOG(R)File 268:Banking Info Source

(c) 2004 ProQuest Info&Learning. All rts. reserv.

00344939

MARKETPLACE PROFILE: NETWORK VENDOR

Anonymous

Credit Risk Management Report, v8, n14, p3, Jul 27, 1998 DOCUMENT TYPE:

Newsletter Article ARTICLE TYPE: News LANGUAGE: English RECORD TYPE:

Abstract

...ABSTRACT: allows brokers to place applicant and loan information over the company's PC-based IBM **network**, matching client profiles with lenders' predetermined search **criteria**.

10/3,K/134 (Item 3 from file: 268)

DIALOG(R)File 268:Banking Info Source

(c) 2004 ProQuest Info&Learning. All rts. reserv.

00210445

Fleet signs First City Bancorp. to new national network

Anonymous

American Banker, p3, 15, Nov 22, 1983 LANGUAGE: English RECORD TYPE:

Abstract

...ABSTRACT: named its version of the personal asset management service with a \$150,000 minimum balance **requirement**, "Premiere," and will **offer** checking services, a sweep with four **money** market fund options, a Visa **transaction** card, a line of credit, an automatic bill paying service, and a comprehensive monthly statement.

Set	Items	Description
S1	0	AU=(RODGERS K? OR RODGERS, K?)
S2	1827756	OPTION OR CURRENCY OR CURRENCIES OR FOREIGN()EXCHANGE
S3	124640	S2(5N) (TRADING OR TRANSACT? OR SELL? ? OR SELLING OR BUY? ? OR BUYING)
S4	7275	S3(15N) (AUCTION OR BID OR BIDDING OR OFFER?)
S5	987	S4(15N) (ONLINE OR ON()LINE OR INTERNET OR INTRANET OR EXTR-ANET OR WEB? OR HOMEPAGE OR HOME()PAGE OR NETWORK? OR PORTAL? OR WWW OR CYBER? OR LAN OR WAN OR ELECTRONIC?)
S6	9833891	CONSTRAIN? OR LIMIT? OR CONDITION? OR FACTOR? ? OR CRITERI? OR SPECIF? OR REQUIR?
S7	67	S5(25N)S6
S8	47	S7 NOT PY>2000
S9	41	S8 NOT PD=20000808:20040209
S10	32	RD (unique items)

? show file

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(c) 2004 Financial Times Ltd

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(c) 2004 Business Wire.

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(c) 2004 PR Newswire Association Inc

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(c) 2004 McGraw-Hill Co. Inc

File 634:San Jose Mercury Jun 1985-2004/Feb 07
(c) 2004 San Jose Mercury News

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(c) 1999 Business Wire

File 813:PR Newswire 1987-1999/Apr 30
(c) 1999 PR Newswire Association Inc

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(c) 2004 Bond Buyer

File 267:Finance & Banking Newsletters 2004/Feb 09
(c) 2004 The Dialog Corp.

10/3,K/1 (Item 1 from file: 20)
DIALOG(R)File 20:Dialog Global Reporter
(c) 2004 The Dialog Corp. All rts. reserv.

11589938 (USE FORMAT 7 OR 9 FOR FULLTEXT)
**ADP Brokerage Services Highlights Significant New Services and Partnerships
at SIA Technology Conference and Exhibit**
BUSINESS WIRE
June 20, 2000
JOURNAL CODE: WBWE LANGUAGE: English RECORD TYPE: FULLTEXT
WORD COUNT: 1379

(USE FORMAT 7 OR 9 FOR FULLTEXT)

... larger
banking clients, and will be available by the third
quarter of this year. The **Internet** -based trade entry
system will allow banks to **offer Web** -based **foreign
exchange trading** to their corporate and institutional
clients on a 24-hour per day basis. The OMR **Web** -based
offering will eclipse similar products by allowing clients
to **specify** their own payment instructions, including split
payments. It will also enable clients to implement their...

10/3,K/2 (Item 2 from file: 20)
DIALOG(R)File 20:Dialog Global Reporter
(c) 2004 The Dialog Corp. All rts. reserv.
11386777 (USE FORMAT 7 OR 9 FOR FULLTEXT)
**MatchbookFX Launches Japanese Language Site; LanguageWorks Creates
MatchbookFX's First Site to Target Specific Geographic Region**
CCN DISCLOSURE
June 06, 2000
JOURNAL CODE: WCCN LANGUAGE: English RECORD TYPE: FULLTEXT
WORD COUNT: 496

(USE FORMAT 7 OR 9 FOR FULLTEXT)

... website and online trading platform to make their investments,"
Smith said. "As we unveil more **specific** language sites, we will be able
to better serve them as well as have access to a broader range of
customers."

About MatchbookFX

MatchbookFX ([www .matchbookfx.com](http://www.matchbookfx.com)), is a revolutionary ECN-based
Internet platform **offering currency trading** to institutional and
individual investors. The company **offers** users 24-hour direct access,
control and execution of foreign **currency** trades in real time. Its
trading platform allows users to deal directly on each other's prices,
thereby increasing trade efficiency...

10/3,K/3 (Item 3 from file: 20)
DIALOG(R)File 20:Dialog Global Reporter
(c) 2004 The Dialog Corp. All rts. reserv.
11084552 (USE FORMAT 7 OR 9 FOR FULLTEXT)
Online Stock Trading To Boom In Asia/Pacific - Report
NEWSBYTES
May 17, 2000

JOURNAL CODE: FNEW LANGUAGE: English RECORD TYPE: FULLTEXT
WORD COUNT: 418

(USE FORMAT 7 OR 9 FOR FULLTEXT)

... take on unique characteristics in the region. Asia/Pacific will place a higher priority on **online** brokerages' ability to access the numerous markets in the region, conduct **transactions** in multiple **currencies**, and **offer** regional- **specific** research."

IDC said its report is based on an analysis of the "investment structure in...

10/3,K/4 (Item 4 from file: 20)
DIALOG(R)File 20:Dialog Global Reporter
(c) 2004 The Dialog Corp. All rts. reserv.

11071573 (USE FORMAT 7 OR 9 FOR FULLTEXT)
IDC Deems Asia/Pacific Ready for Online Trading
PR NEWSWIRE
May 17, 2000
JOURNAL CODE: WPRW LANGUAGE: English RECORD TYPE: FULLTEXT
WORD COUNT: 553

(USE FORMAT 7 OR 9 FOR FULLTEXT)

... take on unique characteristics in the region. Asia/Pacific will place a higher priority on **online** brokerages' ability to access the numerous markets in the region, conduct **transactions** in multiple **currencies**, and **offer** regional- **specific** research."

IDC believes **online** brokerages expanding from the U.S. market to Asia/Pacific will flourish in the short...

10/3,K/5 (Item 5 from file: 20)
DIALOG(R)File 20:Dialog Global Reporter
(c) 2004 The Dialog Corp. All rts. reserv.

10147938 (USE FORMAT 7 OR 9 FOR FULLTEXT)
E-Debt Exchange, Inc., Secures \$1.25 Million in Investment Financing; E-Debt.com Launched on Schedule
PR NEWSWIRE
March 20, 2000
JOURNAL CODE: WPRW LANGUAGE: English RECORD TYPE: FULLTEXT
WORD COUNT: 397

(USE FORMAT 7 OR 9 FOR FULLTEXT)

... debt portfolio documents and mechanisms for performing due diligence. Sellers of debt will have the **option** of **selling** debt portfolios at price, at **auction** or through private **online** negotiations.

On E-Debt.com, buyers will be able to view debt portfolios instantly and locate portfolios meeting their **criteria** within minutes. However, no personal or confidential data, such as names or addresses, will be...

10/3,K/6 (Item 6 from file: 20)
DIALOG(R)File 20:Dialog Global Reporter
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09740189 (USE FORMAT 7 OR 9 FOR FULLTEXT)
Deals make a new car more than just a wish
WESTERN DAILY PRESS , WDP Late City ed, p29
February 24, 2000
JOURNAL CODE: FWDP LANGUAGE: English RECORD TYPE: FULLTEXT
WORD COUNT: 373

(USE FORMAT 7 OR 9 FOR FULLTEXT)

... car an affordable reality.
For the ultimate in convenience, Vauxhall is the first manufacturer to
offer the **option** of **buying** new cars **on - line** over the **Internet** .
Its .com range includes Corsa, Tigra, Astra, Vectra and Frontera, with
better **specifications** and prices than equivalent standard models.
Cashback
The Vauxhall BuyPower website (www.vauxhall.co.uk...

10/3,K/7 (Item 7 from file: 20)
DIALOG(R)File 20:Dialog Global Reporter
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09583679 (USE FORMAT 7 OR 9 FOR FULLTEXT)
Portal trends
HINDU
February 16, 2000
JOURNAL CODE: FHIN LANGUAGE: English RECORD TYPE: FULLTEXT
WORD COUNT: 964

(USE FORMAT 7 OR 9 FOR FULLTEXT)

... business with the segments they belong to.
Another interesting feature of the site is the **buy - sell option**
through which you can post your **requirements** and make **offer**
announcements. You can even exhibit your tender advertisements. **www**
.indiamarkets.com - Another Indian B2B site, which aims at creating a
virtual marketplace for buyers and sellers in India and abroad. The site
provides industry **specific** news and research information to identify
business trends. Some notable pages of the site are...

10/3,K/8 (Item 8 from file: 20)
DIALOG(R)File 20:Dialog Global Reporter
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08874545 (USE FORMAT 7 OR 9 FOR FULLTEXT)
Offering Internet Banking May Be Easier Than You Think
AMERICAN BANKER, p6
December 27, 1999
JOURNAL CODE: WAMB LANGUAGE: English RECORD TYPE: FULLTEXT
WORD COUNT: 1544

(USE FORMAT 7 OR 9 FOR FULLTEXT)

... up the system, with additional fees based either on number of
customers or number of **transactions** .

Although this **option** may **limit** what banks can **offer** their
customers, outsourcing may be the best approach for banks lacking **Web**
-savvy talent.

Though it may be the least flexible approach, it has the endorsement

of...

10/3,K/9 (Item 9 from file: 20)
DIALOG(R)File 20:Dialog Global Reporter
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08656291 (USE FORMAT 7 OR 9 FOR FULLTEXT)
GlobalNet Fin.com, - Result of Placing&PublicOffer
REGULATORY NEWS SERVICE
December 09, 1999
JOURNAL CODE: WRNS LANGUAGE: English RECORD TYPE: FULLTEXT
WORD COUNT: 647

(USE FORMAT 7 OR 9 FOR FULLTEXT)

... valuation and tracking tools to UK private investors and investment professionals.

The UK-iNvest site **offers** up-to-the-minute financial information and analysis and access to **online transaction** services. GlobalNet **offers** access to **foreign exchange trading** through its MatchbookFX.com joint venture, personal insurance services via InsuranceWide.com and **online equity brokerage** in the US through GlobalNeTrader.com. Beeson Gregory **Limited**, which is regulated by the Securities and Futures Authority **Limited**, has authorised the publication of this investment advertisement for the purposes of section 57 of...

10/3,K/10 (Item 10 from file: 20)
DIALOG(R)File 20:Dialog Global Reporter
(c) 2004 The Dialog Corp. All rts. reserv.

08617192 (USE FORMAT 7 OR 9 FOR FULLTEXT)
Lands' End Reports November Sales
PR NEWSWIRE
December 08, 1999
JOURNAL CODE: WPRW LANGUAGE: English RECORD TYPE: FULLTEXT
WORD COUNT: 458

(USE FORMAT 7 OR 9 FOR FULLTEXT)

... factors that create uncertainty about its future results are the following: general economic or business **conditions**, both domestic and foreign; continued growth rates for e-commerce shopping; the company's ability to attract customers to the **Internet**; technology developments and their availability and cost; customer response to product **offerings** and initiatives; costs associated with printing and mailing catalogs; dependence on consumer seasonal **buying** patterns; and fluctuations in foreign **currency** exchange rates. The company's future results could, of course, be affected by other **factors** as well.

/CONTACT: Charlotte LaComb of Lands' End, Inc., 608-935-4835/ 08:23 EST

10/3,K/11 (Item 11 from file: 20)
DIALOG(R)File 20:Dialog Global Reporter
(c) 2004 The Dialog Corp. All rts. reserv.

08454496
Shopping Online

Anna Raciti

ABIX - AUSTRALASIAN BUSINESS INTELLIGENCE (PC MAGAZINE) , p153

December 01, 1999

JOURNAL CODE: WWSO LANGUAGE: English RECORD TYPE: ABSTRACT

WORD COUNT: 70

... a range of products based on the Spam brand. Separately, eBay Australia is a new **on - line auction** house **trading** in local **currency** . The **Web** site has over 2,000 product categories so users can be sure they will find any **specific** items of interest.

10/3,K/12 (Item 12 from file: 20)
DIALOG(R)File 20:Dialog Global Reporter
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08078882 (USE FORMAT 7 OR 9 FOR FULLTEXT)

PDG Software Announces Success of PDG Auction Beta Testing

BUSINESS WIRE

November 04, 1999

JOURNAL CODE: WBWE LANGUAGE: English RECORD TYPE: FULLTEXT

WORD COUNT: 407

... is its option to process the payment instantly upon the closing of the auction. Most **online** auctions available today **require** the buyer to contact the seller after the **auction** closes to determine method of payment and shipping. PDG **Auction** gives the buyer the **option** to process these **transactions** automatically for the buyer and seller upon the **auction** closing."

10/3,K/13 (Item 13 from file: 20)
DIALOG(R)File 20:Dialog Global Reporter
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08075183 (USE FORMAT 7 OR 9 FOR FULLTEXT)

(PR) E-Commerce Breakthrough - Web Based Solution Allows for Multiple Currencies

PR NEWSWIRE

November 04, 1999

JOURNAL CODE: WPRW LANGUAGE: English RECORD TYPE: FULLTEXT

WORD COUNT: 578

(USE FORMAT 7 OR 9 FOR FULLTEXT)

... currencies and transaction processing in real-time through the payment gateway powered by Authorize.Net (www.authorize.net).

This alliance is beneficial for many reasons. Non-U.S. resident companies can **offer** products for sale to a global audience and process **transactions** in hard, world **currencies** . This means that non-U.S. resident merchants can forgo the residency **requirements** to obtain U.S. dollar merchant accounts. U.S.-based merchants can process transactions in ...

10/3,K/14 (Item 14 from file: 20)
DIALOG(R)File 20:Dialog Global Reporter
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08075153 (USE FORMAT 7 OR 9 FOR FULLTEXT)

E-Commerce Breakthrough - Web Based Solution Allows for Multiple Currencies
CANADA NEWSWIRE
November 04, 1999
JOURNAL CODE: WCNW LANGUAGE: English RECORD TYPE: FULLTEXT
WORD COUNT: 580

(USE FORMAT 7 OR 9 FOR FULLTEXT)

... currencies and transaction processing in real-time through the payment gateway powered by Authorize.Net ([www .authorize.net](http://www.authorize.net)).

This alliance is beneficial for many reasons. Non-U.S. resident companies can **offer** products for sale to a global audience and process **transactions** in hard, world **currencies** . This means that non-U.S. resident merchants can forgo the residency **requirements** to obtain U.S. dollar merchant accounts. U.S.-based merchants can process transactions in ...

10/3,K/15 (Item 15 from file: 20)
DIALOG(R)File 20:Dialog Global Reporter
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06386563 (USE FORMAT 7 OR 9 FOR FULLTEXT)
Continuous Software Signs as Charter Member in Microsoft Visual Studio Integration Partner Program
PR NEWSWIRE
July 26, 1999
JOURNAL CODE: WPRW LANGUAGE: English RECORD TYPE: FULLTEXT
WORD COUNT: 673

(USE FORMAT 7 OR 9 FOR FULLTEXT)

... and technical support from Microsoft's Product Support Services. VSIP companies will also have an **option** to re- **sell** Visual Studio as part of their own product **offering** , enabling companies to be a one-stop shop for their customers.

" **Network** -centric development teams building client/server and Web-based applications **require** an easy-to-use, intelligent and intuitive change management solution that can scale to support...

10/3,K/16 (Item 16 from file: 20)
DIALOG(R)File 20:Dialog Global Reporter
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06124430 (USE FORMAT 7 OR 9 FOR FULLTEXT)
Briefly noted
TELECOM WORLD WIRE
July 09, 1999
JOURNAL CODE: WTWW LANGUAGE: English RECORD TYPE: FULLTEXT
WORD COUNT: 532

(USE FORMAT 7 OR 9 FOR FULLTEXT)

... management operations and replace its internally developed billing platform with the product.

QXL, a European **online auction** company, Sony Friend **Factory** and Sporting-Life have joined the list of 150 companies **trading** the new **Internet currency** called beenz.

Blue Square, the interactive division of City Index, has recently

merged with BETOnline...

10/3,K/17 (Item 17 from file: 20)
DIALOG(R)File 20:Dialog Global Reporter
(c) 2004 The Dialog Corp. All rts. reserv.

04985683 (USE FORMAT 7 OR 9 FOR FULLTEXT)
Surf's up, and ISA's online: Many of those working in the financial services industry have recognised the power of the Internet reports Francis Shennan
FRANCIS SHENNAN
HERALD (UNITED KINGDOM), p13
April 06, 1999
JOURNAL CODE: FGH LANGUAGE: English RECORD TYPE: FULLTEXT
WORD COUNT: 719

(USE FORMAT 7 OR 9 FOR FULLTEXT)

... various options on offer, you give people the power to make decisions with no time **constraints** - easy, instant access to information, which as more people log on, the more useful it becomes.

'Anyone with small children will tell you that the **Web offers** an easier **trading option**, at whatever hour of the day, than worrying about either a home sales visit or...

10/3,K/18 (Item 18 from file: 20)
DIALOG(R)File 20:Dialog Global Reporter
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04000070 (USE FORMAT 7 OR 9 FOR FULLTEXT)
Saint Paul Pioneer Press, Minn., Executive Focus Column
Karen Padley
KRTBN KNIGHT-RIDDER TRIBUNE BUSINESS NEWS (SAINT PAUL (MINN.) PIONEER PRESS)
January 10, 1999
JOURNAL CODE: KSPP LANGUAGE: English RECORD TYPE: FULLTEXT
WORD COUNT: 1025

(USE FORMAT 7 OR 9 FOR FULLTEXT)

... s not much flexibility to get the kind of coverage you want.

Take expanded provider **networks**. Every health plan is **required** to **offer** to its members the **option** of **buying** this broader choice plan and paying the premium that's connected to the additional cost...

10/3,K/19 (Item 19 from file: 20)
DIALOG(R)File 20:Dialog Global Reporter
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03989129 (USE FORMAT 7 OR 9 FOR FULLTEXT)
E*Trade Breaks New Ground With Investment Bank
NEWSBYTES
January 12, 1999
JOURNAL CODE: FNEW LANGUAGE: English RECORD TYPE: FULLTEXT
WORD COUNT: 605

(USE FORMAT 7 OR 9 FOR FULLTEXT)

... the new full-service investment bank, which will be headquartered in Newport Beach, Calif. The **Internet** - based stock/bond/mutual fund **trading** concern has an **option** to increase its ownership in E* **Offering** to 51 percent.

Specific financial details behind the deal, which is still subject to definitive documentation, were not released...

10/3,K/20 (Item 20 from file: 20)
DIALOG(R)File 20:Dialog Global Reporter
(c) 2004 The Dialog Corp. All rts. reserv.

03629169 (USE FORMAT 7 OR 9 FOR FULLTEXT)

Analysis: Paribas offering an innovative option on pension redress:

Perspective

PAUL FARROW

MONEY MARKETING, p22

November 26, 1998

JOURNAL CODE: FMMG LANGUAGE: English RECORD TYPE: FULLTEXT

WORD COUNT: 874

(USE FORMAT 7 OR 9 FOR FULLTEXT)

... term.

An option gives someone the right to buy or sell the option at a **specified** price and at a **specified** date. The idea is that an IFA or a **network** would **buy** an **option** which would **offer** the right to sell it at a given price. The value of the option would...

10/3,K/21 (Item 21 from file: 20)
DIALOG(R)File 20:Dialog Global Reporter
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00187944 (USE FORMAT 7 OR 9 FOR FULLTEXT)

Mellon to Buy Los Angeles Discount Brokerage

SECTION TITLE: Market Monitor

JULIANA RATNER

AMERICAN BANKER , v162, p1

August 26, 1997

JOURNAL CODE: WAMB LANGUAGE: English RECORD TYPE: FULLTEXT

WORD COUNT: 440

(USE FORMAT 7 OR 9 FOR FULLTEXT)

... Stanley, Dean Witter, Discover & Co. agreed to buy Lombard Securities last December to tap the **Internet** trading business.

The **Internet** capabilities Pacific currently **offers** are **limited** to stock and **option trading**, Mr. Condrón said. But they hope to expand the **on - line offerings** quickly, including mutual fund sales.

Buying an established **Internet** brokerage rather than building one would give Mellon an immediate level of expertise that it...

10/3,K/22 (Item 1 from file: 476)
DIALOG(R)File 476:Financial Times Fulltext
(c) 2004 Financial Times Ltd. All rts. reserv.

0010042992 BOJGIAMACSFT

Survey - Global Custody: Cash swept out of harm's way: CASH MANAGEMENT by Christine Moir: The UK is adopting tried and tested US methods for keeping investors' cash safely and separately in identifiable bundles
Financial Times, Surveys ED, P 5
Friday, July 9, 1999
DOCUMENT TYPE: Surveys; NEWSPAPER LANGUAGE: ENGLISH RECORD TYPE: FULLTEXT
Word Count: 678

...range of products for fund managers bringing them into line with the services, such as **electronic** banking including pooling, which have been on **offer** for some years to corporate treasurers.

Citibank **offers** its **on - line** STPFEX service in which **foreign exchange transactions** are embedded. Cash is an important feature of asset reallocation exercises that mostly involve derivatives **requiring** margin support. A cash audit trail is part of the two-way traffic in safe ...

10/3,K/23 (Item 2 from file: 476)
DIALOG(R)File 476:Financial Times Fulltext
(c) 2004 Financial Times Ltd. All rts. reserv.

0010014309 B0JFYAGADFFT

SURVEY - FOREIGN EXCHANGE: Brokers alter shape of things to come: ELECTRONIC BANKING AND BROKING by Richard Adams: Competition is hotting up as foreign exchange traders and the big trading banks begin to recognise the degree to which electronic broking systems will help their business

RICHARD ADAMS
Financial Times, Surveys ED, P 6
Friday, June 25, 1999
DOCUMENT TYPE: Surveys; NEWSPAPER LANGUAGE: ENGLISH RECORD TYPE: FULLTEXT
Word Count: 930

The impact on the foreign exchange industry has been huge: electronic broking **requires** less dealing, and makes it easier for banks to assess counter-party risk and credit lines.

Reuters and EBS, the two rival interbank **electronic** broking systems, have continued to increase the scope of the products they **offer** .

Reuters now **offers** spot **trading** in 25 live **currency** pairs and forward **trading** in 16 live pairs, while EBS can boast **electronic** trading in interest rate forward contracts, and 20 currency pairs with a Dollars 90bn average...

10/3,K/24 (Item 3 from file: 476)
DIALOG(R)File 476:Financial Times Fulltext
(c) 2004 Financial Times Ltd. All rts. reserv.

0004002119 B07FDA5AD2FT

Survey of Foreign Exchange (13): Advantage from the third phase - Technology

ALAN CANE
Financial Times, P VII
Wednesday, June 3, 1987

DOCUMENT TYPE: NEWSPAPER LANGUAGE: ENGLISH RECORD TYPE: FULLTEXT
Word Count: 1,001

...in a suite of specialised banking modules, both in terms of dealing and of information.

Internet Systems, of Chicago, Illinois, for example, which was founded only in 1981, **offers** an international wholesale banking package in which a **foreign exchange** and money market **transactions** module features as just one of a series of integrated systems. These include tracking loans and deposits, current account processing, **limits** management and financial and managerial reporting.

Reuters has moved from the simple electronic distribution of...

10/3,K/25 (Item 1 from file: 613)
DIALOG(R)File 613:PR Newswire
(c) 2004 PR Newswire Association Inc. All rts. reserv.

00213230 19991111MNTH011 (USE FORMAT 7 FOR FULLTEXT)
Lands' End Reports Third Quarter
PR Newswire
Thursday, November 11, 1999 08:26 EST
JOURNAL CODE: PR LANGUAGE: ENGLISH RECORD TYPE: FULLTEXT
DOCUMENT TYPE: NEWSWIRE
WORD COUNT: 1,566

...occur. Such factors include, but are not limited to the following: general economic or business **conditions**, both domestic and foreign; continued growth rates for e-commerce shopping; the company's ability to attract customers to the **Internet**; technology developments and their availability and cost; customer response to product **offerings** and initiatives; costs associated with printing and mailing catalogs; dependence on consumer seasonal **buying** patterns; and fluctuations in foreign **currency** exchange rates.

PRELIMINARY AND UNAUDITED

CONSOLIDATED STATEMENTS OF OPERATIONS
Lands' End, Inc. & Subsidiaries
(Amounts in...

10/3,K/26 (Item 1 from file: 624)
DIALOG(R)File 624:McGraw-Hill Publications
(c) 2004 McGraw-Hill Co. Inc. All rts. reserv.

0094293
THE STAR-STUDDED CAST OF MCA SUITORS
Business Week October 31, 1988; Pg 60; Number 3077
Journal Code: BW ISSN: 0007-7135
Section Heading: Entertainment
Word Count: 580 *Full text available in Formats 5, 7 and 9*

BYLINE:
Ronald Grover in Los Angeles, with bureau reports

TEXT:

... full advantage of the combination, GE would have to obtain changes in federal rules that **limit** the number of TV shows a **network** can produce and syndicate.

The declining value of the U. S. dollar has boosted the **buying** power of foreign **currencies** , and that helps Sony, Philips, and Nippon Steel. These companies could probably match any **offer** from GE. Sony and Philips own major record companies and clearly would have an interest...

10/3,K/27 (Item 1 from file: 810)
DIALOG(R)File 810:Business Wire
(c) 1999 Business Wire . All rts. reserv.

0468874 BW1195

IPC INFO SYSTEMS: IPC announces plan to acquire Bridge Electronics Inc., a leader in communications products for foreign exchange traders

March 07, 1995

Byline: Business Editors

...dramatically," said Peter Kleinknecht, president of IPC. "We are committed to meeting our customers' market **requirements** for fully integrated digital solutions, and this acquisition strengthens our position in an important growing market segment."

"Uniting Bridge **Electronics** , the number one provider of high quality speaker systems to the **foreign exchange trading** market, with IPC, the number one provider of digital turret systems, will enable us to **offer** the most comprehensive set of systems solutions available from a single vendor." Richard Kleinknecht, chairman...

10/3,K/28 (Item 2 from file: 810)
DIALOG(R)File 810:Business Wire
(c) 1999 Business Wire . All rts. reserv.

0271758 BW708

NY NJ CT CABLE TV SYST: Tri-State region cable TV systems link to become single advertising medium

April 1, 1992

Byline: Business/Entertainment Editors & TV/Cable Industry Writers

...ability to deliver the overall market, WNYI will also provide access to smaller zoned geographic **networks** , providing the **option** of regional marketing **buys** within the DMA. Stand-alone zones to be **offered** will include New York City, Long Island, New Jersey, Westchester/Upstate New York and Fairfield County.

WNYI will be of **specific** value to cinema chains, supermarkets, fast-food franchises, retailers, banking institutions and other marketers with...

10/3,K/29 (Item 1 from file: 813)
DIALOG(R)File 813:PR Newswire
(c) 1999 PR Newswire Association Inc. All rts. reserv.

1436464

MNTH004

Lands' End Reports Fiscal 1999 Year-End and Fourth Quarter Results

DATE: March 11, 1999

08:32 EST

WORD COUNT: 1,867

... occur. Such factors include, but are not limited to the following: general economic or business **conditions**, both domestic and foreign; continued growth rates for e-commerce shopping; the company's ability to attract customers to the **Internet**; technology developments and their availability and cost; customer response to product **offerings** and initiatives; costs associated with printing and mailing catalogs; dependence on consumer seasonal **buying** patterns; and fluctuations in foreign **currency** exchange rates.

CONSOLIDATED STATEMENTS OF OPERATIONS

Lands' End, Inc. & Subsidiaries

(Amounts in thousands, except per...

10/3,K/30 (Item 2 from file: 813)

DIALOG(R)File 813:PR Newswire

(c) 1999 PR Newswire Association Inc. All rts. reserv.

1163044

PSINet Teams with WorldPay Ltd. to Launch the World's First Secure Multi-Currency Solution for International Electronic Commerce

DATE: October 6, 1997

09:06 E.T.

WORD COUNT: 1,294

... areas such as technology and finance. With the committed support of companies like PSINet, WorldPay **Limited**, and NatWest, we believe the market could, at last, achieve significant growth."

"NatWest is delighted to work with PSINet and Worldpay to **offer** multi- **currency** card **transaction** services to **Internet** merchants worldwide. The service will enable our clients to advertise their products in the customer...

10/3,K/31 (Item 3 from file: 813)

DIALOG(R)File 813:PR Newswire

(c) 1999 PR Newswire Association Inc. All rts. reserv.

0808681

DC007

GE INFORMATION SERVICES WILL BE FIRST TO OFFER PUBLIC INTERNET SOLUTIONS

DATE: April 18, 1995

08:12 EDT

WORD COUNT: 494

...to run from a single desktop."

GE Information Services established appropriate safeguards in order to **offer Internet** access as an **option** to facilitate communications and business **transactions** for its global customers. "We continually strive to meet our customers' **requirements** and recognize their need to combine secure business solutions for mission critical applications with Internet...

10/3,K/32 (Item 1 from file: 267)
DIALOG(R)File 267:Finance & Banking Newsletters
(c) 2004 The Dialog Corp. All rts. reserv.

04566127

Brokerage: Ameritrade's FreeTrade.com Lowers Market Order Commissions to Zero

Jerry Minkoff

Web Finance

May 8,2000 DOCUMENT TYPE: NEWSLETTER

PUBLISHER: SECURITIES DATA PUBLISHING

LANGUAGE: ENGLISH WORD COUNT: 868 RECORD TYPE: FULLTEXT

(c) SECURITIES DATA PUBLISHING All Rts. Reserv.

TEXT:

...but there is a charge for other orders. "We do charge \$5 for stop and limit orders and odd lots, but hey, we've got to earn something here," the Web site home page says.

Freetrade.com does not offer option , bond, short sell , over-the-counter or pink-sheet orders or mutual fund trades. If Freetrade.com is...

Set	Items	Description
S1	105	AU=(RODGERS K? OR RODGERS, K?)
S2	306945	OPTION OR CURRENCY OR CURRENCIES OR MONEY OR FOREIGN()EXCH-ANGE
S3	643244	TRADING OR TRANSACT? OR SELL? ? OR SELLING OR BUY? ? OR BUYING
S4	790458	AUCTION OR BID OR BIDDING OR OFFER?
S5	2195749	ONLINE OR ON()LINE OR INTERNET OR INTRANET OR EXTRANET OR -WEB? OR HOMEPAGE OR HOME()PAGE OR NETWORK? OR PORTAL? OR WWW -OR CYBER? OR LAN OR WAN OR ELECTRONIC?
S6	4337688	CONSTRAIN? OR LIMIT? OR CONDITION? OR FACTOR? ? OR CRITERI? OR SPECIF? OR REQUIR?
S7	15062	S2(5N)S3
S8	638	S7(10N)S5
S9	16	S8 AND S6 AND S4
S10	10	S9 NOT PY>2000
S11	10	RD (unique items)

? show file

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File 233:Internet & Personal Comp. Abs. 1981-2003/Sep
(c) 2003 EBSCO Pub.

File 474:New York Times Abs 1969-2004/Feb 07
(c) 2004 The New York Times

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(c) 2004 The New York Times

File 583:Gale Group Globalbase(TM) 1986-2002/Dec 13
(c) 2002 The Gale Group

File 256:SoftBase:Reviews,Companies&Prods. 82-2004/Jan
(c)2004 Info.Sources Inc

File 139:EconLit 1969-2004/Jan
(c) 2004 American Economic Association

11/5/1 (Item 1 from file: 2)

DIALOG(R) File 2:INSPEC

(c) 2004 Institution of Electrical Engineers. All rts. reserv.

6412360

Title: One-To-One Commerce 4.1. BroadVision's contribution to the marketplace for electronic commerce servers

Author(s): Kramer, M.I.

Journal: E-Business Strategies & Solutions p.18-27

Publisher: Patricia Seybold Group,

Publication Date: Sept. 1999 Country of Publication: USA

CODEN: EBSSFW ISSN: 1524-6159

Material Identity Number: H397-1999-003

Language: English Document Type: Journal Paper (JP)

Treatment: Practical (P); Product Review (R)

Abstract: Electronic commerce servers are application packages for transacting business on the **Internet**. These packages are the "buy" alternative to the "build" option of developing, integrating, and implementing the e-commerce business process with programming tools. One-To-One Commerce is BroadVision's e-commerce server offering. One-To-One Retail Commerce product supports business-to-consumer applications, and the One-To-One Business Commerce product supports sell-side business-to-business applications. Both products provide a comprehensive implementation of marketing, shopping, buying, and fulfilment processes. One-To-One Retail Commerce and One-To-One Business Commerce are best suited to large-scale, high-end e-commerce sites. The key strengths of the product are its marketing capabilities, including market analysis, merchandising, and personalization; its CORBA implementation; and its rich shopping functionality. **Limitations** are heterogeneous administrative tools that, as a toolset, are hard to learn and hard to use; reporting and analysis capabilities that prevent sharing and in-depth analysis; and **limited** support for market segments. (0 Refs)

Subfile: D

Descriptors: electronic commerce; marketing; software reviews

Identifiers: electronic commerce servers; application packages; business transactions; Internet; Broadvision One-To-One Commerce 4.1; One-To-One Retail Commerce product; business-to-consumer applications; One-To-One Business Commerce product; sell-side business-to-business application; marketing; shopping; buying; fulfilment processes; large-scale high-end e-commerce site; market analysis; merchandising; personalization; CORBA implementation; heterogeneous administrative tools; analysis capability; reporting capability

Class Codes: D2140 (Marketing, retailing and distribution); D5000 (Office automation - computing)

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11/5/2 (Item 1 from file: 233)

DIALOG(R) File 233:Internet & Personal Comp. Abs.

(c) 2003 EBSCO Pub. All rts. reserv.

00614497 00IW11-110

Disposable identities hit the scene -- Credit card issuers step up security by offering users online IDs that can be discarded after shopping

Connolly, P J; Fonseca, Brian

InfoWorld, November 13, 2000, v22 n46 p50, 1 Page(s)

ISSN: 0199-6649

Languages: English

Document Type: Articles, News & Columns

Geographic Location: United States

Reports that credit card issuers are beginning to embrace the use of disposable credit card numbers for business-to-consumer (B2C) electronic commerce. Says that this option **offers** more flexibility than stopgap measures such as maintaining a credit card with an artificially low **limit**. Mentions that it **offers** users the comfort of knowing that their online shopping experience would not return to haunt them. Explains that the standard 16-digit credit card number is perfect for the disposable option since each issuer holds a block of just under one trillion usable numbers, meaning that issuers with millions of customers have billions of unassigned numbers that can be used as disposable credit cards. Indicates, however, that major credit card companies face a lot of work in making disposable credit cards more popular and their downloadable applications more user-friendly. Includes a photo. (MEM)

Descriptors: **Electronic Commerce; Money ; Security; Electronic Shopping; Secure Electronic Transaction**

11/5/3 (Item 1 from file: 474)

DIALOG(R)File 474:New York Times Abs

(c) 2004 The New York Times. All rts. reserv.

07669888 NYT Sequence Number: 618250990305

MERRILL ENTERS TRADING WORLD OF THE INTERNET

Kahn, Joseph

New York Times, Col. 5, Pg. 1, Sec. C

Friday March 5 1999

DOCUMENT TYPE: Newspaper JOURNAL CODE: NYT LANGUAGE: English

RECORD TYPE: Abstract

ABSTRACT:

Merrill Lynch & Co begins **Internet trading option** for select group of customers, allowing them for first time to buy and sell listed stocks without calling one of firm's 15,000 brokers; Merrill plans to extend on-line trading to more clients, including those who pay full commissions to trade; firm's Internet **offering** is too **limited**--and fees Merrill charges for its services too high--to **offer** immediate competition to Internet stock brokerage firms that have begun luring clients away from established Wall Street firms; Merrill's main task is not to lure low-end customers away from on-line brokerage firms, but to keep its own eight million clients and their \$1.4 trillion in assets (Market Place column) (M)

COMPANY NAMES: Merrill Lynch & Co

DESCRIPTORS: Stocks and Bonds; Computers and Information Systems; Internet and World Wide Web; Brokers and Brokerage Firms; Stocks and Bonds

PERSONAL NAMES: Kahn, Joseph

11/5/4 (Item 1 from file: 583)

DIALOG(R)File 583:Gale Group Globalbase(TM)

(c) 2002 The Gale Group. All rts. reserv.

09039438

Ingram bids for Electronic Resources

SINGAPORE: INGRAM MICRO PLANS ACQUISITION

The Straits Times (XBB) 05 Jan 1999 p.34

Language: ENGLISH

Ingram Micro Singapore Inc, a wholly-owned subsidiary of New York-listed IMI, has raised its stake in Singapore-listed Electronic Resources by 17.4%

to 38.3% and is making a **conditional** takeover **offer** for the company at S\$ 1.95 a share. Ingram will also make a **conditional offer** for all Electronic Resources warrants at S\$ 1.08 each. It will buy a total of 41.1 mn shares from the management of Electronic Resources at S\$ 1.95 apiece or S\$ 80.1 mn. In addition, it has an **option** to **buy** another 3 mn shares from two of **Electronic Resources'** executives.

COMPANY: ELECTRONIC RESOURCES; IMI; INGRAM MICRO

PRODUCT: Computers (3573CO);

EVENT: Company Acquisitions (16);

COUNTRY: Singapore (9SIN); United States (1USA);

11/5/5 (Item 2 from file: 583)

DIALOG(R)File 583:Gale Group Globalbase(TM)

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06544620

Citibank boost for website banking

US: CITIBANK MOVE BOOSTS ON-LINE BANKING

Financial Times (FT) 11 Nov 1997 p.27

Language: ENGLISH

Until the end of October 1997, Citibank, the biggest US bank measured in deposit terms, refused to participate in website banking, deeming internet security as too poor. However, citing the 128-bit encryption developments in browsers made throughout 1997 it reversed this decision, so that its customers can now deal directly from its website. The bank is keen to be there for the 23mn Americans who look at the web every week at least once and to **offer** them enhanced services. By giving them the **option buying** and **selling** bonds and shares via the **web**, Citibank is putting itself in direct competition with companies such as Charles Schwab and Fidelity Investments who already conduct a considerable amount of business over the web. Web participation should confer a number of advantages on Citibank. Using browser software to send its users rather than upgrading its direct access system further is a much cheaper alternative. Whilst at present its direct access package is **limited** to seven countries outside the US, by converting the package to the web the service can easily become truly global. Citibank's brand name and reputation could prove a useful tool in what will be a competitive market where branding is likely to become increasingly significant.

(c) Financial Times 1997

COMPANY: FIDELITY INVESTMENTS; CHARLES SCHWAB; CITIBANK

PRODUCT: Retail Banking Services (6006); Clearing Banks (6010CB);

Commercial Banks (6020); General Management Services (9916); Computers & Auxiliary Equip (3573); Communications Eqp ex Tel (3662);

EVENT: Planning & Information (22);

COUNTRY: United States (1USA);

11/5/6 (Item 3 from file: 583)

DIALOG(R)File 583:Gale Group Globalbase(TM)

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06339257

Firms Test **Currency Trading Via Internet**

WORLD: INTERNET FOREX TRADING TO BE TESTED

Wall Street Journal Europe (WSJ) 18 Jul 1996 p.4
Language: ENGLISH

The world of global foreign exchange (forex) could be transformed by Internet services which would **offer** users real-time forex pricing information as well as the possibility to trade currencies. Such a service is to be launched by Currency Management Corp. (CMC), a foreign-exchange trading house, by the end of July 1996 in the UK and a similar service will also be tested by the end of summer 1996 by 1st Money Garden Corp. of New York. Such a service could attract small and middle-sized companies which would like to have better access to forex information and could not afford to pay the high fees **required** when using a proprietary trading system. However, security and transmission speed problems could hamper the fast development of such services, which, on the other hand, will benefit from the fact that they are easy to use and cheaper. In fact, International Data Corp. even predicts that the number of on-line brokerage accounts will rise to 1.5mn by 2000 versus 650,000 currently.

COMPANY: INTL DATA; CMC; CURRENCY MANAGEMENT CORP

PRODUCT: Exchange Rates (E5720);

EVENT: General Management Services (26); Product Design & Development (33);

COUNTRY: General Worldwide (0W);

11/5/7 (Item 4 from file: 583)

DIALOG(R)File 583:Gale Group Globalbase(TM)

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01334405

EXAMINATION OF PRODUCTS ON **OFFER** AT CYBOS EXHIBITION

UK - EXAMINATION OF PRODUCTS ON **OFFER** AT CYBOS EXHIBITION

International Correspondent Banker (ICB) 0 September 1987 p18

ISSN: 0953-5632

A 3-page article lists the **offerings** of 43 companies in the field of **transaction** processing, **electronic money** interchange and financial dealing. These companies include: Alimand Computers Systems, Burford Management Services, Citibank, Computer Catalysts Georisk, GE Information Services, Internet, Pegasystems, Security **Specific**, World Banking Systems, Wang Financial Systems and Steria.

PRODUCT: Electronic Financial Services Sys (3573EF); Financial Service Information Prods (7375FN); Exhibitions (7399EX); Computer Services (COSV);

EVENT: MARKET & INDUSTRY NEWS (60);

COUNTRY: Earth - Planet (0W); United Kingdom (4UK); OECD Europe (415);

NATO Countries (420); South East Asia Treaty Organisation (913);

11/5/8 (Item 1 from file: 256)

DIALOG(R)File 256:SoftBase:Reviews,Companies&Prods.

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00123856

DOCUMENT TYPE: Review

PRODUCT NAMES: eRelationship (004758); Total Order Transport (004766);
Blaze Advisor Solutions Suite (004774)

TITLE: Connecting on a Whole New Level: B2Bs take a closer, more personal...

AUTHOR: Seminerio, Maria
SOURCE: eWeek, v17 n21 p70(2) May 22, 2000
ISSN: 1530-6283
HOMEPAGE: <http://www.eweek.com>

RECORD TYPE: Review
REVIEW TYPE: Product Analysis
GRADE: Product Analysis, No Rating

Luna's eRelationship, Marketing Out-of-the-Box's Total Order Transport, and Blaze Software's Blaze Advisor Solutions Suite are products that allow business-to-business (B2B) providers to **offer** a more integrated and particularized view of partners in order to meet their needs. According to Jim Monastero, an analyst, important practices used in the consumer world are trickling down into B2B practices, including loyalty-building programs, one-to-one marketing plans, and customer retention initiatives. Business partners also can access and manage account information on personalized portals. This can benefit both buyers and sellers since personalized B2B **portals** can 'standardize **buying** patterns to eliminate redundancy, save **money**, and enable both partners to react quickly to ever-changing business **conditions** .' For instance, Unexplored Travel Network, an adventure travel e-business, chose eRelationship, a customizable customer relationship management (CRM) solution for managing B2B relationships. eRelationship assists in tracking many relationships with providers of different services. However, all the business partners need affinity group marketing services. Therefore, providers of value-added travel services have to link with travelers who book vacations. eRelationship generates cross-selling opportunities when, for instance, a consumer reserves a week at a bed and breakfast that is near a company that provides canoe trips.

COMPANY NAME: Provato Inc (708241); Marketing Out-of-the-Box Inc (682501); Blaze Advisor (682519)
SPECIAL FEATURE: Charts
DESCRIPTORS: B2B Marketplaces; E-Commerce; Internet Marketing; Order Fulfillment; Personalization; Portals
REVISION DATE: 20020630

11/5/9 (Item 2 from file: 256)
DIALOG(R)File 256:SoftBase:Reviews,Companies&Prods.
(c)2004 Info.Sources Inc. All rts. reserv.

00122846 DOCUMENT TYPE: Review

PRODUCT NAMES: Home Automation (842494)

TITLE: Wild Wired Home
AUTHOR: Thornton, Carla
SOURCE: PC World, v18 n4 p49(5) Apr 2000
ISSN: 0737-8939
HOMEPAGE: <http://www.pcworld.com>

RECORD TYPE: Review
REVIEW TYPE: Product Analysis
GRADE: Product Analysis, No Rating

Technology for a networked home is ready to appear on the scene, and the good news is that buying and installing some of these products will not **require** a huge budget or technical expertise. Homes that have two or more PCs can connect them with traditional wired-network kits that are inexpensive, but tricky to install. A more recent innovation allows PCs

that reside near a phone jack to use a phone-line network, and the latest phone-line products will transmit data at 10Mbps with adapters that cost less than \$80 each. With the development of broadband, the Internet will supply more home entertainment. Clickmovies.com is going to soon **offer** the first downloadable, pay-per-view movies. Wireless LANs will **offer** the most convenience and freedom, but this option can be expensive and there is a standards war going on that has yet to come to a conclusion. Residential gateways are going to be **offered** this year that will connect and manage disparate types of networks and **Web** connections. It is important to shop carefully to save **money**, time and aggravation, and to **buy** products from a single, well-known vendor.

COMPANY NAME: Vendor Independent (999999)
DESCRIPTORS: Home Automation; Internet Access; LANs; Network Software;
Wireless Networks
REVISION DATE: 20010228

11/5/10 (Item 3 from file: 256)
DIALOG(R) File 256:SoftBase:Reviews,Companies&Prods.
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00121121 DOCUMENT TYPE: Review

PRODUCT NAMES: Banks (830381)

TITLE: Bank on It: If you're still bringing deposit slips to the teller...
AUTHOR: Marrinan, Michele
SOURCE: Small Business Computing, v5 n1 p34(2) Jan 2000
ISSN: 1529-5117
HOMEPAGE: <http://www.smalloffice.com>

RECORD TYPE: Review
REVIEW TYPE: Product Analysis
GRADE: Product Analysis, No Rating

In the 21st century, banks are catering more to small businesses, providing them with superior customer service, better loans, new deposit and checking accounts, e-commerce features, and online banking. The Internet has caused a revolution in the banking industry that means much more convenience for business owners. Business people can review their accounts at night, check before the start of the business day to see if a check has cleared, and balance books on weekends. One small business reports very good service from KeyBank, which visited the company several times to set up a system that allows the account holder to access account activities. Many banks now provide small business customers with features for obtaining account balances, confirming deposits, monitoring posted transactions, and transferring funds among accounts via the **Internet**. Many also can download **transaction** data to Quicken or Microsoft **Money**, an added level of automation that increases efficiency. Banks are also starting to **offer** e-commerce abilities, and companies can create Web sites from templates, register a site with a host, and receive credit card payments for online purchases. Most banks will also link e-commerce activities to offline accounts. For a fee of \$50, PNC Bank customers can create online storefronts and can join PNC's virtual mall. Fleet Bank provides many loan products and Responsive Line of Credit, which provides instant access to 25 percent of an existing credit **limit**.

COMPANY NAME: Vendor Independent (999999)
SPECIAL FEATURE: Charts

DESCRIPTORS: Bank Statement Reconciliation; Banks; E-Banking; E-Commerce;
Retailers; Small Business
REVISION DATE: 20000730